

Status: Path 1 of [Dialog Information Services via Modem]
Status: Initializing TCP/IP using (UseTelnetProto 1 ServiceID pto-dialog)
Trying 31060000009999...Open

DIALOG INFORMATION SERVICES
PLEASE LOGON:
***** HHHHHHHH SSSSSSSS?
Status: Signing onto Dialog

ENTER PASSWORD:
***** HHHHHHHH SSSSSSSS? *****
Welcome to DIALOG
Status: Connected

Dialog level 02.05.22D

Last logoff: 11jul02 14:24:30
Logon file405 12jul02 11:02:27
*** ANNOUNCEMENT ***

--Important Notice for Japanese KMKNET Users
KMKNET will be terminated on 5/31/02. Please
switch to DLGNET. Please refer to the G-Search
home page at <http://www.g-search.or.jp>
for more information.

--SourceOne patents are now delivered to your
email inbox as PDF replacing TIFF delivery.
See HELP SOURCE1 for more information.

--Important news for public and academic
libraries. See HELP LIBRARY for more information.

--Important Notice to Freelance Authors--
See HELP FREELANCE for more information

For information about the access to file 43 please see Help News43.

NEW FILES RELEASED

***AGROProjects (File 235)
***ARCHIVES OF DERMATOLOGY - SUBSCRIBERS (File 787)
***ARCHIVES OF GENERAL PSYCHIATRY -SUBSCRIBERS (File 794)
***ARCHIVES OF INTERNAL MEDICINE - SUBSCRIBERS(File 795)
***ARCHIVES OF NEUROLOGY - SUBSCRIBERS (File 796)
***ARCHIVES OF OPHTHALMOLOGY - SUBSCRIBERS (File 797)
***ARCHIVES OF OTOLARYNGOLOGY - SUBSCRIBERS(File 798)
***ARCHIVES OF PEDIATRIC & ADOLESCENT MEDICINE-
Subscribers (File 789)
***ARCHIVES OF SURGERY - SUBSCRIBERS (File 800)
***JAMA - Journal of the American Medical Association -
Subscribers (File 785)
***MIRA (File 81)
***TRADEMARKSCAN-Japan (File 669)

UPDATING RESUMED

***Delphes European Business (File 481)

RELOADED

***CANCERLIT (File 159)
***CLAIMS/US PATENTS (Files 340, 341, 942)
***Kompass Western Europe (File 590)
***D&B - Dun's Market Identifiers (File 516)
***Zoological Record Online (File 185)

REMOVED

***Lancet (File 457)

***Los Angeles Times (File 630)
***Baton Rouge Advocate (File 382)
***Washington Post (File 146)
***Books in Print (File 470)
***Court Filings (File 793)
***Publishers, Distributors & Wholesalers of the U.S. (File 450)
***State Tax Today (File 791)
***Tax Notes Today (File 790)
***Worldwide Tax Daily (File 792)

New document supplier

IMED has been changed to INFOTRIE (see HELP OINFOTRI)

>>>Get immediate news with Dialog's First Release news service. First Release updates major newswire databases within 15 minutes of transmission over the wire. First Release provides full Dialog searchability and full-text features. To search First Release files in OneSearch simply BEGIN FIRST for coverage from Dialog's broad spectrum of news wires.

>>> Enter BEGIN HOMEBASE for Dialog Announcements <<<
>>> of new databases, price changes, etc. <<<

COREFULL is set ON as an alias for 15,9,623,810,275,624,636,621,813,16,160,148,20.
COREABS is set ON as an alias for 77,35,593,65,2,233,99,473,474,475.
COREALL is set ON as an alias for COREFULL,COREABS.
SOFTFULL is set ON as an alias for 278,634,256.
EUROFULL is set ON as an alias for 348,349.
JAPOABS is set ON as an alias for 347.
HEALTHFULL is set ON as an alias for 442,149,43,444.
HEALTHABS is set ON as an alias for 5,73,151,155,34,434.
DRUGFULL is set ON as an alias for 455,129,130.
DRUGABS is set ON as an alias for 74,42.
INSURANCEFULL is set ON as an alias for 625,637.
INSURANCEABS is set ON as an alias for 169.
TRANSPORTFULL is set ON as an alias for 80,637.
TRANSPORTABS is set ON as an alias for 108,6,63.
ADVERTISINGFULL is set ON as an alias for 635,570,PAPERSMJ,PAPERSEU.
INVENTORYABS is set ON as an alias for 8,14,94,6,34,434,7.
BANKINGFULL is set ON as an alias for 625,268,626,267.
BANKINGABS is set ON as an alias for 139.
HEALTHALL is set ON as an alias for COREFULL,COREABS,HEALTHFULL,HEALTHABS.
INSURANCEALL is set ON as an alias for COREFULL,COREABS,INSURANCEFULL,INSURANCEABS.
RESERVATIONALL is set ON as an alias for COREFULL, COREABS.
OPERATIONSALL is set ON as an alias for COREFULL,COREABS,INVENTORYABS.
TRANSPORTALL is set ON as an alias for COREFULL,COREABS,TRANSPORTFULL,TRANSPORTABS.
ADVERTISINGALL is set ON as an alias for COREFULL,COREABS,ADVERTISINGFULL.
SHOPPINGALL is set ON as an alias for COREFULL,COREABS,ADVERTISINGALL,47.
INVENTORYALL is set ON as an alias for COREFULL,COREABS,INVENTORYFULL.
BANKINGALL is set ON as an alias for COREFULL,COREABS,BANKINGFULL,BANKINGABS.
PORTFOLIOALL is set ON as an alias for COREFULL,COREABS,BANKINGALL.
TRADINGALL is set ON as an alias for COREFULL,COREABS,BANKINGALL.
CREDITALL is set ON as an alias for COREFULL,COREABS,BANKINGALL.
FUNDSALL is set ON as an alias for COREFULL,COREABS,BANKINGALL,608.

SYSTEM:HOME

Cost is in DialUnits

Menu System II: D2 version 1.7.8 term=ASCII

*** DIALOG HOMEBASE(SM) Main Menu ***

Information:

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
5. Product Descriptions

7 Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

(c) 2000 The Dialog Corporation plc All rights reserved.

/H = Help

/L = Logoff

/NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

?b corefull, coreabs, bankingfull, bankingabs

```
12jul02 11:03:11 User242933 Session D99.1
$0.00 0.167 DialUnits FileHomeBase
$0.00 Estimated cost FileHomeBase
$0.16 TELNET
$0.16 Estimated cost this search
$0.16 Estimated total session cost 0.167 DialUnits
```

SYSTEM:OS - DIALOG OneSearch

File 15:ABI/Inform(R) 1971-2002/Jul 12
(c) 2002 ProQuest Info&Learning

***File 15: SELECT IMAGE AVAILABILITY FOR PROQUEST FILES**

ENTER 'HELP PROQUEST' FOR MORE

File 9:Business & Industry(R) Jul/1994-2002/Jul 11
(c) 2002 Resp. DB Svcs.

File 623:Business Week 1985-2002/Jul 11
(c) 2002 The McGraw-Hill Companies Inc

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2002/Jul 12
(c) 2002 The Gale Group

File 624:McGraw-Hill Publications 1985-2002/Jul 11
(c) 2002 McGraw-Hill Co. Inc

File 636:Gale Group Newsletter DB(TM) 1987-2002/Jul 12
(c) 2002 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2002/Jul 12
(c) 2002 The Gale Group

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2002/Jul 12
(c) 2002 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2002/Jul 12
(c) 2002 The Gale Group

File 20:Dialog Global Reporter 1997-2002/Jul 12
(c) 2002 The Dialog Corp.

File 77:Conference Papers Index 1973-2002/May
(c) 2002 Cambridge Sci Abs

File 35:Dissertation Abs Online 1861-2002/Jun
(c) 2002 ProQuest Info&Learning

File 593:KOMPASS Central/Eastern Europe 2002/Jun
(c) 2002 KOMPASS Intl.

File 65:Inside Conferences 1993-2002/Jul W1
(c) 2002 BLDSC all rts. reserv.

File 2:INSPEC 1969-2002/Jul W1
(c) 2002 Institution of Electrical Engineers

File 233:Internet & Personal Comp. Abs. 1981-2002/Jul
(c) 2002 Info. Today Inc.

File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Jun
(c) 2002 The HW Wilson Co.

File 473:FINANCIAL TIMES ABSTRACTS 1998-2001/APR 02
(c) 2001 THE NEW YORK TIMES

***File 473: This file will not update after March 31, 2001.**
It will remain on Dialog as a closed file.

File 474:New York Times Abs 1969-2002/Jul 11
(c) 2002 The New York Times
File 475:Wall Street Journal Abs 1973-2002/Jul 11
(c) 2002 The New York Times
File 625:American Banker Publications 1981-2002/Jul 12
(c) 2002 American Banker
File 268:Banking Info Source 1981-2002/Jun W5
(c) 2002 ProQuest Info&Learning
***File 268: SELECT IMAGE AVAILABILITY FOR PROQUEST FILES**
ENTER 'HELP PROQUEST' FOR MORE
File 626:Bond Buyer Full Text 1981-2002/Jul 12
(c) 2002 Bond Buyer
File 267:Finance & Banking Newsletters 2002/Jul 10
(c) 2002 The Dialog Corp.
File 139:EconLit 1969-2002/Jul
(c) 2002 American Economic Association

Set Items Description

?s (loan or loans or mortgage or mortgages) and (buyer or buyers or purchaser or purchasers) and (lender or lenders or bank or banks) and (bid or bids or bidding)

Processing

Processed 10 of 28 files ...

Processing

Processing

Processing

Processed 20 of 28 files ...

Completed processing all files

1558959 LOAN
1307339 LOANS
885971 MORTGAGE
349248 MORTGAGES
677268 BUYER
1034253 BUYERS
113288 PURCHASER
176644 PURCHASERS
200751 LENDER
329371 LENDERS
6475717 BANK
3049208 BANKS
1402427 BID
445857 BIDS
335720 BIDDING

S1 25342 (LOAN OR LOANS OR MORTGAGE OR MORTGAGES) AND (BUYER OR BUYERS OR PURCHASER OR PURCHASERS) AND (LENDER OR LENDERS OR BANK OR BANKS) AND (BID OR BIDS OR BIDDING)

?s s1 and (profile or profiles or profiling)

25342 S1
1196115 PROFILE
822953 PROFILES
75397 PROFILING

S2 2698 S1 AND (PROFILE OR PROFILES OR PROFILING)

?s s2 and (application or applications)

Processing

Processed 10 of 28 files ...

Completed processing all files

2698 S2
3603345 APPLICATION
4960526 APPLICATIONS

S3 655 S2 AND (APPLICATION OR APPLICATIONS)

?s s3 and (edit or edits or modify or modifies or change or changes)

Processing

Processed 10 of 28 files ...

Completed processing all files

655 S3
135217 EDIT
18496 EDITS
230605 MODIFY
26581 MODIFIES

*Considered
titles & abs*

4647962 CHANGE
4512147 CHANGES
S4 516 S3 AND (EDIT OR EDITS OR MODIFY OR MODIFIES OR CHANGE OR
CHANGES)

?s s4 not>1997
>>>Operator ">" in invalid position
?s s4 not py>1997
Processing
Processed 10 of 28 files ...
>>>One or more prefixes are unsupported
>>> or undefined in one or more files.
Processing
Processed 20 of 28 files ...
Completed processing all files
516 S4
36763281 PY>1997
S5 229 S4 NOT PY>1997
?type s5/3,ab/all
>>>No matching display code(s) found in file(s): 65, 267, 593, 623-626,
810, 813

5/3,AB/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01751009 04-02000
The survey of New York practice: Developments in the law
Gambino, Charlie John; Weinberg, Erika L; Aglietti, Laura J
St. John's Law Review v70n2 PP: 359-420 Spring 1996 ISSN: 0036-2905
JRNL CODE: SJLR
WORD COUNT: 30981

ABSTRACT: Recent developments in New York law are discussed. Family Court, Queens County, holds that posthumous DNA tests on a decedent's frozen blood samples are admissible in a paternity proceeding where the decedent's blood was already drawn and available. An equitable approach to creditor noncompliance with section 9-504(3) of New York's Uniform Commercial Code is addressed in Siemens Credit Corp. v. Mark Colour, Inc. The unavailability rule and its effects on New York hearsay exceptions and the confusion surrounding the New York Court of Appeals' holding in People v. Sanders are discussed.

5/3,AB/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01647654 02-98643
Venture capital in transition economies: The case of Hungary
Karsai, Judit; Wright, Mike; Filatotchev, Igor
Entrepreneurship: Theory & Practice v21n4 PP: 93-110 Summer 1997 ISSN:
1042-2587 JRNL CODE: ASB
WORD COUNT: 10352

ABSTRACT: This paper examines the Hungarian venture capital industry, one of the most well-developed in the emerging economies of Central and Eastern Europe. Using a combination of secondary data, mail questionnaires and face-to-face interviews, the paper identifies areas of both similarity and difference with experience in developed capitalist economies. The need for venture capitalists to obtain control is found to be much stronger in Hungary than in the US. The relative importance of DCF and price/earning ratio methods of valuation are reversed when Hungary and western experience are compared. There was evidence the Hungarian domestic venture capitalists engage in less detailed monitoring than either venture capitalists elsewhere or foreign-based venture capitalists operating in Hungary.

5/3,AB/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01555213 02-06202

The coming downsizing of real estate: Implications of technology
Baen, John S; Guttery, Randall S
Journal of Real Estate Portfolio Management v3n1 PP: 1-18 1997 ISSN:
1083-5547 JRNL CODE: JREP
WORD COUNT: 6798

ABSTRACT: A study collects employment trends by SIC codes and other sources, and analyzes the rapid **changes** occurring in the areas of real estate brokerage, finance, appraisal, leasing and title insurance, due to technology. The findings suggest that the number of real estate participants currently employed should decline significantly because of increased efficiencies. Overall service and face-to-face customer contact time required by agents for homebuyers and sellers, in order to complete a real estate transaction, will be reduced greatly. A general decline in real estate commissions over time, with fixed marketing fees per transaction, will become the norm. A growing trend toward agents offering support services that traditionally have been provided by others is occurring. Large franchise brokers will experience growth trends, with links in services and products currently associated with property ownership. Prospecting for listings will utilize professional, licensed real estate agents to tele-market sellers and to search Internet Home Pages, thereby accelerating competitive pricing for real estate services.

5/3,AB/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01537572 01-88560

Money changes everything
Anonymous
American Printer v220n2 PP: 22-24 Nov 1997 ISSN: 0744-6616 JRNL CODE:
APR
WORD COUNT: 2021

ABSTRACT: Ways that printing companies can get working capital, equipment financing and funds for expansion are discussed. Some printers, particularly those in the \$2 million to \$20 million range, see consolidation as a way to grow. According to Ronald E. Hale of Consolidated Graphics, by selling a business, owners can get needed equipment and grow the business without putting their entire net worth at risk. Another option for printers buying new equipment is to get financing from the manufacturer. Additionally, leasing companies, in partnership with equipment vendors, can boost the buying power of small shops. Meanwhile, the number of small business owners using credit cards for financing is growing. More people are using credit cards because a credit card company does not require a business plan and low introductory rates may make certain cards competitive with **banks** ' interest rates.

5/3,AB/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01534315 01-85303

Rolling into Internet commerce
Demery, Paul
Credit Card Management v10n8 PP: 88-96 Nov 1997 ISSN: 0896-9329
JRNL CODE: CCM
WORD COUNT: 3281

ABSTRACT: Some 3 years after the potential for selling goods and services through PCs burst into the consciousness of credit card merchant acquirers,

issuers, and transaction processors, Internet commerce is finally at the point where it could start to deliver on its promise of becoming a multi-billion-dollar industry. Internet commerce is rushing through cyberspace with the promise of a huge delivery of cash in the form of discount revenue, interchange, and transaction-processing fees. The challenge for credit card companies and merchants is to grab hold of and steer this online payment vehicle into their own profit centers. The widely touted Secure Electronic Transaction protocol will sharply lower the exposure of credit card transactions to fraud.

5/3,AB/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01524883 01-75871
Macquarie takes on the world
Surry, Malcolm
Asian Business v33n10 PP: 32-34 Oct 1997 ISSN: 0254-3729 JRNL CODE:
ABN
WORD COUNT: 2010

ABSTRACT: Sydney-based Macquarie Bank is not the average bank on the corner. It is a deal-maker extraordinaire. Macquarie usually acts as adviser, debt provider and packager on infrastructure deals. Macquarie is a member of the Hong Kong Stock Exchange and options clearing house and is an active player in all listed options stocks in the Special Administrative Region. In July it issued 200 million US-style warrants over the shares of Hongkong Telecommunications. Staff at Macquarie are well rewarded and top managers and rain-maker business originators are among the highest paid people in Australia. The evidence is that Macquarie is fast arriving at where the big clearing banks would like to be in this era of deregulation. It has a portfolio of high-quality assets funded by securitization and largely managed off-balance sheet.

5/3,AB/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01497076 01-48064
NeighborWorks is working
Gottschall, Bruce; Justa, Francine
Mortgage Banking v57n12 PP: 38-53 Sep 1997 ISSN: 0730-0212 JRNL CODE:
MOB
WORD COUNT: 4961

ABSTRACT: The NeighborWorks Campaign for Home Ownership is successfully working with lenders and other partners to turn modest income renters into homeowners. Working in the toughest housing markets in the country, the campaign met its 5-year goals a year early and is winning converts from New York to Chicago to Great Falls, Montana. Over 4 years NeighborWorks has counseled 76,400 potential buyers and assisted 10,447 low- and moderate-income families in 105 communities across the country to purchase homes with a total mortgage dollar value of almost \$707 million. The 171 local NeighborWorks organizations are autonomous, resident-led nonprofits chartered to Neighborhood Reinvestment Corp., a national public nonprofit. Lessons learned in the Neighborhood Reinvestment campaign include: 1. Nonprofits play a critical value-added role in the homeownership development process. 2. Homeownership for underserved demographic markets is both possible and desirable. 3. Durable and innovative partnerships are key to success.

5/3,AB/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01494585 01-45573

Vulture capitalism in Antebellum America: The 1841 Federal Bankruptcy Act and the exploitation of financial distress

Balleisen, Edward J

Business History Review v70n4 PP: 473-516 Winter 1996 ISSN: 0007-6805

JRNL CODE: BHR

WORD COUNT: 19287

ABSTRACT: Antebellum bankruptcies created means of profiting from economic calamity. The path of the would-be vulture capitalist, however, was not easy. As a sustained examination of the 1841 Federal Bankruptcy Act demonstrates, gleaning profits from business failures generally required more than the identification of insolvency as a potential source of income. Successful wrecking also depended on low-cost access to information - whether about legal **change**, credit histories, or the value of assets entrusted to bankruptcy estates. Without access to this kind of "intelligence," the attempt to benefit from the financial misfortune of others could easily miscarry.

5/3,AB/9 (Item 9 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01439363 00-90350

Eaton's and the vultures: A cautionary tale

Thompson, Donald N

Business Quarterly v61n4 PP: 30-39 Summer 1997 ISSN: 0007-6996

JRNL CODE: BSQ

WORD COUNT: 4821

ABSTRACT: T. Eaton Co. department store chain filed for court protection on February 27, 1997. Eaton's obtained protection from its creditors, which were owed \$340 million, until June 30, and it must file a new business plan by June 15. The law under which Eaton's sought protections is a Depression-era statute called the Companies' Creditors Arrangement Act (CCAA). The CCAA gives a company time to restructure its operations while protected from its creditors. Since 1989, 34 US retailers have invaded Eaton's space. Eaton's now faced intense competition from Wal-Mart, Price-Costco and Zellers on the commodity price side, and from category killers such as Future Shop, Adventure Electronics, and Toys R Us.

5/3,AB/10 (Item 10 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01396140 00-47127

The financing of environmental projects in Mexico: Barriers, resources, and recommendations

Anonymous

Journal of Project Finance v2n4 PP: 53-78 Winter 1996 ISSN: 1082-3220

JRNL CODE: JPFN

WORD COUNT: 16074

ABSTRACT: The market for environmental infrastructure project technologies in Mexico is estimated to exceed \$30 billion over the next decade. Despite strong interest, highly publicized projects, and multiple sources of project finance, only a few US firms have been successful in entering the market and financing projects. There are four major barriers hindering the ability of US firms to finance environmental projects in Mexico at the present time: 1. a lack of financially viable projects, 2. difficulty in structuring credit enhancement mechanisms, 3. unwillingness to assume foreign exchange risk, and 4. concern about the current state of Mexico's economy. A comprehensive assessment and review of the financing resources

available for environmental projects in Mexico is presented. Issues and problems that have hindered many US firms to finance environmental projects in Mexico are identified. Strategies which may improve the availability of relevant financial resources for US firms are presented.

5/3,AB/11 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01396139 00-47126
The World Bank group as private-sector catalyst
Keefe, Victoria M
Journal of Project Finance v2n4 PP: 46-52 Winter 1996 ISSN: 1082-3220
JRNL CODE: JPFN
WORD COUNT: 4453

ABSTRACT: It is argued that the **World Bank** should stick to its traditional policy role and simultaneously work to improve concrete products that will enhance its position as a catalyst for private-sector capital flows in the global infrastructure arena. The **Bank**'s policy role is extremely important because there is no one else of this size in the market helping developing countries establish credible economic and social policies that, in the long run, will directly benefit private-sector bidders, builders, and financiers of projects. To satisfy and sustain the private sector's interest in the short run, however, the **Bank** should put more of its capital at risk, thereby encouraging greater flows of private capital into badly needed projects.

5/3,AB/12 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01371993 00-22980
Corporate governance--an international comparison
Woods, J E
Benefits & Compensation International v25n9 PP: 2-9 May 1996 ISSN:
0268-764X JRNL CODE: BEI
WORD COUNT: 3951

ABSTRACT: Given the existence of large, stable shareholdings, Germany and Japan could be described as having an insider system of corporate control. By contrast, the UK and the US could be characterized as having an outsider system. In an outsider system, corporate control is effected primarily through the takeover system. This may be a very inefficient way of achieving the objective. When holdings are dispersed there may be little incentive for any individual investor to become involved in the governance process. A number of suggestions are made to improve the working of an outsider system, including: 1. a separation of the role of Chairman from that of Chief Executive, 2. a formalization of the role of non-executive director, and 3. the creation of professional external directors.

5/3,AB/13 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01320430 99-69826
The business of Internet lending
Thinakal, Sadu
Mortgage Banking v57n1 PP: 131-134 Oct 1996 ISSN: 0730-0212
JRNL CODE: MOB
WORD COUNT: 2811

ABSTRACT: While Internet-based business, in general, is in its embryonic

stage and is practically nonexistent in the ~~mortgage~~ business, it is worth exploring the key attributes of the Internet environment as a first step to developing strategies that will enhance the lending business. From a marketing perspective, the Internet provides the ability to narrowcast and to broadcast without incremental expense. Operational excellence in the hassle-free completion of business transactions will favor technology-savvy companies with money to invest in network, connectivity, application-enabling, and other technologies. The Internet allows **lenders** an opportunity to close product and distribution gaps through easy linkage with other providers. **Lenders** should be able to deploy the existing Internet technology and capabilities for improved operations and enhanced relations with business providers, even with today's substandard speed and inadequate security constraints. Success will belong to those companies that can exploit the marketing potential and operational leverage provided by the Internet.

5/3,AB/14 (Item 14 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01318738 99-68134

Trade promotion

Anonymous

Business America v117n9 PP: 30-46+ Sep 1996 ISSN: 0190-6275

JRNL CODE: CT

WORD COUNT: 10206

ABSTRACT: For the past 3 years, the National Export Strategy has focused on overhauling the US' trade promotion and finance infrastructure to improve the quality and scope of the information and access to services provided by the US government. Federal trade promotion and finance programs have been brought together in one-stop US Export Assistance Centers to make them more accessible to the business community. Technology has been examined to strengthen the ability to collect and disseminate vital and timely market information. Efforts have also been made to reduce obstacles to market access - like outdated export controls - that might impede the ability to US firms to compete. In short, the basic infrastructure that will carry programs into the next century have been built.

5/3,AB/15 (Item 15 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01312015 99-61411

Creating virtual value

Gill, Peter

Canadian Business Review v23n3 PP: 15-17 Autumn 1996 ISSN: 0317-4026

JRNL CODE: CAB

WORD COUNT: 2037

ABSTRACT: Information technologies have laid the foundation for a new market environment many call the networked economy. A growing proportion of the economy is shifting from the physical marketplace to this networked economy, or electronic marketspace, that is just beginning to be explored. Now that technology is defining new markets, it must be understood in its proper context as a strategic management tool that needs to be correctly leveraged. The dynamics of a networked economy are outlined and its effects on customer process are described. Exploration is also made of how some companies have leveraged these effects for their customers' and their own benefit. One of the primary competitive challenges for companies will be to determine how to gain advantage as consumer processes are reshaped by the networked economy. Companies are starting to explore new channels to serve customers and, along with them, new ways of delivering value through technology. The new characteristics of, and consumer responses to, a networked economy require different business strategies.

5/3,AB/16 (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01273505 99-22901
Emerging nonwood building materials in residential construction
Spelter, Henry
Forest Products Journal v46n7,8 PP: 29-36 Jul/Aug 1996 ISSN: 0015-7473
JRNL CODE: FPJ
WORD COUNT: 5070

ABSTRACT: The residential and low-rise building markets in Canada and the US have been traditionally dominated by frame-style wood construction. Recent fluctuations in timber markets, however, have contributed to an upsurge in the volatility and level of lumber prices, which has stimulated interest among builders in alternative building materials. The development of steel, concrete and sandwich panel wall systems are described, and their costs are compared to that of wood-frame construction. In-place cost comparisons suggest that at this time wood systems continue to offer the most economical method of construction. However, lifetime cost savings can favor nonwood systems, so their attractiveness depends on an individual's payback expectation.

5/3,AB/17 (Item 17 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01257594 99-06990
Reengineering marketing
Thomas, Claude A; Dunn, Dan T Jr
Review of Business v17n3 PP: 41-48 Spring 1996 ISSN: 0034-6454
JRNL CODE: ROB
WORD COUNT: 6047

ABSTRACT: A summary is presented of why it is necessary to reengineer and what is generally involved in a reengineering project. How to reengineer marketing activities is discussed. Reengineering case histories are collected and analyzed. The case histories are drawn from business services, because it is one of the economy's fastest growing sectors. Such services are characterized by complex offerings and sophisticated buyers. As other career fields become saturated, this sector offers rapid advancements for managers who can make a difference in marketing results. Reengineering opportunities in marketing and sales may be characterized as: 1. fundamental - generating entirely new definitions of what is valued by customers, 2. dramatic - requiring breakdown of internal and external boundaries, 3. radical - repositioning information technology, a major cost and asset of companies, and 4. process-oriented - changing how customers are engaged and acquired and how relationships are intensified.

5/3,AB/18 (Item 18 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01254837 99-04233
Bang Bang Maxwell's Silver Hammer? Superannuation crime in the 1990s
Freiberg, Arie
Australian Business Law Review v24n3 PP: 217-235 Jun 1996 ISSN:
0310-1053 JRNL CODE: ABU
WORD COUNT: 14699

ABSTRACT: Superannuation is a rapidly growing industry with billions of dollars in assets held by thousands of funds of various sizes. Experience in Australia and elsewhere indicates that some of these funds may be

vulnerable to fraud. Before his mysterious demise, British media tycoon Robert Maxwell allegedly stole over A\$900 million from the pension funds of 2 of his public companies. In Australia, examples of theft and fraud in relation to superannuation funds are slowly emerging. A study examines the kinds of funds that may be at risk and the nature of those risks. It also examines the regulatory regime and the role of various parties who play a part in the enforcement of the relevant laws.

5/3,AB/19 (Item 19 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01252502 99-01898
To stay or to go?
Kochan, Nick
Euromoney n326 PP: 217-220 Jun 1996 ISSN: 0014-2433 JRNL CODE: ERM
WORD COUNT: 2974

ABSTRACT: Foreign **banks** in Portugal are having to make serious decisions about their future. With market growth slowing and competition increasing, a **change** of strategy is the least that is needed and some players have decided to quit. Of the departing **banks**, the most notable recent example was Chemical Banking Corp. But some **banks** refuse to give up even after an abject failure. Credit Lyonnais, for example, has been in Portugal for close to 100 years and shows no signs of leaving. The battle for lending to the large Portuguese corporate has now reached fever pitch, because the demand for credit is shrinking and the **banks** are scrabbling for a share. While foreign **banks** are bidding down rates to win over some key local clients, they are also having to compete with an increasingly aggressive local banking sector. The government wants to support this part of the private sector and the once-generous favors dished out to foreign **banks** are drying up.

5/3,AB/20 (Item 20 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01206156 98-55551
Credit derivatives get cracking
Parsley, Mark
Euromoney n323 PP: 28-34 Mar 1996 ISSN: 0014-2433 JRNL CODE: ERM
WORD COUNT: 6213

ABSTRACT: The potential of credit derivatives is immense. There are hundreds of possible **applications** : 1. for commercial **banks** that want to **change** the risk **profile** of their loan books, 2. for investment **banks** managing huge bond and derivatives portfolios, 3. for manufacturing companies over-exposed to a single customer, 4. for equity investors in project finance deals with unacceptable sovereign risk, 5. for institutional investors that have unusual risk appetites, and 6. for employees worried about the safety of their deferred remuneration. The potential uses are so widespread that some market participants argue that credit derivatives could eventually outstrip all other derivative products in size and importance.

5/3,AB/21 (Item 21 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01198512 98-47907
Official export credit agency: United States of America - Export-Import Bank of the United States (US Ex-Im Bank)
Anonymous
Project & Trade Finance World Export Credit Guide PP: 160-163 1995

JRNL CODE: PTF
WORD COUNT: 2363

ABSTRACT: Export-Import Bank of the United States - an official export credit agency - is profiled.

5/3,AB/22 (Item 22 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01198454 98-47849
Official export credit agency: France - Compagnie Francaise d'Assurance pour le Commerce Exterieur (Coface)
Anonymous
Project & Trade Finance World Export Credit Guide PP: 40-46 1995
JRNL CODE: PTF
WORD COUNT: 3330

ABSTRACT: Compagnie Francaise d'Assurance pour le Commerce Exterieur - France's official export credit agency - is profiled.

5/3,AB/23 (Item 23 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01197879 98-47274
Newcomers to nonconforming
Glass, Rick
Mortgage Banking v56n7 PP: 61-68 Apr 1996 ISSN: 0730-0212 JRNL CODE: MOB
WORD COUNT: 2739

ABSTRACT: A study of 20 of the US' nonconforming lenders was conducted to determine the dominant distribution channel they used for nonconforming production. The wholesale channel proved to be in greatest demand. The nonconforming lending market is being flooded with new entrants due to ease of entry and a growing boom cycle of refinance business. The dramatic increase of lenders in the market has pushed down prices and squeezed profit margins, increasing risk and requiring additional reserves to be held by the lender. Hiring experienced personnel, matching the borrower to the appropriate credit profile, property and price, and adequately underwriting the appraisals are the key to the business.

5/3,AB/24 (Item 24 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01185160 98-34555
Ex-Im's PR puff
Kelsey, Robert
Project & Trade Finance n149 PP: 7-8 Sep 1995 JRNL CODE: PTF
WORD COUNT: 2171

ABSTRACT: Ex-Im Bank has undergone the greatest revolution that the export credit agency has seen since Kenneth Brody became its president in 1993. Ex-Im is now an aggressive promoter of US exports and has reorganized itself in order to shed its old image as a slow responder. Deadlines, such as 45 days for a preliminary project letter and 24 hours to respond to telephone inquiries, have been imposed. Ex-Im is viewed favorably by non-US exporters, mainly because of its image as a competitive premium setter. Where Ex-Im scores highly is on premium calculation. The bank has led the way in pricing premiums to the underlying risk - basing an assessment on a combination of sovereign risk rating and transaction rating. Aircraft

manufacturers have criticized Ex-Im, however. Believing the private sector should finance aircraft where possible, the **bank** hiked exposure fees from 2% to 4% in October 1993. Securitization is another area where Ex-Im's detractors claim that the PR hype does not live up to reality.

5/3,AB/25 (Item 25 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01132754 97-82148
Investing in distressed situations: A market survey
Gilson, Stuart C
Financial Analysts Journal v51n6 PP: 8-27 Nov/Dec 1995 ISSN: 0015-198X
JRNL CODE: FIA
WORD COUNT: 16422

ABSTRACT: The risks of investing in distressed companies - a practice popularly known as "vulture" investing - are highly firm specific and idiosyncratic. Investors who are adept at managing these risks, who understand the legal rules that must be followed in corporate bankruptcy, and who are skilled at identifying or creating value in a distressed situation consistently earn the highest returns in this market. Among the key characteristics of those who are successful in this market are: 1. a superior ability to value a firms' assets, 2. a superior negotiating and bargaining skill, 3. an understanding of the risks of investing in distressed situations.

5/3,AB/26 (Item 26 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01118068 97-67462
Foreign exchange with Chinese characteristics
Roell, Sophie
Euromoney n318 PP: 54-57 Oct 1995 ISSN: 0014-2433 JRNL CODE: ERM
WORD COUNT: 4034

ABSTRACT: As is usual in China, there is a lot more to the foreign exchange market than is immediately evident. On the surface, the Shanghai trading floor of the 18-month-old China Foreign Exchange Trading System looks like an authentic forex market at an early stage. A first clue that things are not all they seem on the Shanghai dealing floor comes from the shadowed **profiles** of a group of market participants sitting behind closed doors with frosted glass. They belong to officials from the People's **Bank** of China (PBOC), China's central **bank**. While their stated purpose is to conduct open-market operations, their presence signifies the very close watch the PBOC keeps on the market. With the Chinese government determined not to allow speculation, the task of the PBOC and its foreign exchange monitoring arm, the State Administration for Exchange Control, is to ensure that strict procedures are followed. Foreign companies can only use the swap centers for their forex business. The swap centers were the forerunners to the interbank market and have been retained against expectations, with the Shanghai facilities containing both swap center and interbank market under one roof.

5/3,AB/27 (Item 27 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01113569 97-62963
Russia comes in from the cold
Halligan, Liam; Mellow, Craig; Caplen, Brian; Katz, Rachel
Euromoney n317 PP: 313-363 Sep 1995 ISSN: 0014-2433 JRNL CODE: ERM
WORD COUNT: 17460

ABSTRACT: There have been setbacks in Russia's economic reform, but the irreversibility of the reform has become certain. Monthly inflation remains dangerously close to double figures, private investment is minuscule, and there are infuriating gaps in basic legislation. The divisions in Russian politics are narrowing and an alliance between former Communist party bosses, state officials, and business is developing. Of all the areas of Russia's economy to undergo transformation since perestroika, the changes in the banking sector have been the most dramatic. The banking sector, which for 70 years had just been a distribution channel for government money was overflowing with participants. The key to Russian development is the return of the vast pool of flight capital - estimated at anything between \$40 billion and \$100 billion.

5/3,AB/28 (Item 28 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01101683 97-51077
Stocktaking - The National Export Strategy: Third Annual Report to the United States Congress
Anonymous
Business America v116n10 PP: 28-65 Oct 1995 ISSN: 0190-6275
JRNL CODE: CT
WORD COUNT: 13536

ABSTRACT: The US economy and standard of living have never been more dependent on trade, with the total of exports and imports reaching almost 23% of total US economic activity in 1994. US exports of goods and services are running at an annual rate of \$765 billion in 1995 (for the first 6 months). In fact, during this decade exports have accounted for almost 1/3 of real US economic growth. They are expected to continue to grow faster than overall economic activity for the remainder of the decade. A prosperous economic future will be even more dependent on the ability of the firms and farmers to compete in world markets. If strides are to be made in lowering the trade deficit, the export growth rate must rise above historical levels. Generating exports and the jobs dependent on them must continue to be one of the highest economic priorities of the US. Reaching the \$1.2 trillion goal will require a sustained effort by both large and small US businesses and all federal government agencies.

5/3,AB/29 (Item 29 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01098548 97-47942
The Forbes Four Hundred: Billionaires
Anonymous
Forbes v156n9 PP: 108-272 Oct 16, 1995 ISSN: 0015-6914 JRNL CODE: FBR
WORD COUNT: 41876

ABSTRACT: The individuals listed in the 1995 Forbes Four Hundred listing of wealthy Americans are profiled.

5/3,AB/30 (Item 30 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01089654 97-39048
Turkey: A study in contrasts
Anonymous
Business America v116n9 PP: 15-21 Sep 1995 ISSN: 0190-6275 JRNL CODE: CT

WORD COUNT: 4071

ABSTRACT: Dynamic industries coexisting alongside pockets of subsistence agriculture exemplify Turkey's contrasting economy. However, with a young and rapidly growing population of 61.2 million and a land mass larger than any country in Western Europe, Western-oriented upper and middle class workers and small business owners are becoming major consumers of imports. In addition, Turkey's location - at the crossroads where Europe meets Asia - is an added attraction for businesses interested in building relationships with both East and West. Turkey's economy is one of the largest outside of the industrialized world, with a GDP of \$131 billion. After 1995, Turkey should be in a good position to resume growth rates which could average 5 percent annually for the decade. Turkey, whose government encourages foreign investments, is seeking rapid economic and industrial growth, and major infrastructure projects top the list of opportunities for exporters.

5/3,AB/31 (Item 31 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01077756 97-27150

Structurals face a number of coin-tosses

Kuster, Ted

Metal Center News v35n9 PP: 52-56 Aug 1995 ISSN: 0539-4511 JRNL CODE:

MCW

WORD COUNT: 2479

ABSTRACT: Construction employment has gained slightly, especially in the heavy building segment, and spending rates for heavy construction, which hit bottom in 1993 and 1994, look better in 1995. Heavy structural demand began to pick up steam in March and April for the first time in 6 years, according to steel salespeople, following the unveiling of a scattering of large projects, such as civic centers and sports stadiums. Steelmakers uniformly report that their rollings are heavily booked, compared with 1994's lackluster pace. Many steel service centers, meanwhile, find themselves with low heavy structural inventory levels. Several large distributors - perhaps lulled into complacency by modest predictions for growth - invested in flatrolled products, guessing that structural availability was good and demand soft.

5/3,AB/32 (Item 32 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01043695 96-93088

Whole loan repurchase agreements: An assessment of investment transaction risks in light of continuing legal uncertainty

Spielman, Michael A

Commercial Law Journal v99n4 PP: 476-517 Winter 1994 ISSN: 0010-3055

JRNL CODE: CLJ

WORD COUNT: 18962

ABSTRACT: A repurchase agreement transaction (repo) is a short-term investment vehicle that can be used for cash management purposes by an institutional investor. The repo is a hybrid loan -sale transaction that centers around the sale of long-term financial instruments with a simultaneous agreement by the selling party to later repurchase the instruments, either on a demand basis, or at the end of a fixed term. The risks, applicable law, and recommended transaction structures for whole loan repo transactions are discussed. Specifically, the focus is on the risks that a buyer assumes upon entering into a whole loan repo transaction with a broker-dealer seller, in the event that a bankruptcy petition is filed by or against such a seller during the course of the repo transaction. Although the courts and Congress have partially addressed this uncertainty with respect to certain types of repo transactions, whole loan

repo transactions differ from the more prevalent types of repo transactions in a number of ways that affect their inherent risk and legal treatment.

5/3,AB/33 (Item 33 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01042769 96-92162
Can planning help in time of crisis? Planners' responses to Israel's recent wave of mass immigration
Alterman, Rachelle
Journal of the American Planning Association v61n2 PP: 156-177 Spring 1995 ISSN: 0194-4363 JRNL CODE: AIP
WORD COUNT: 16650

ABSTRACT: An examination is made of the national crisis of mass immigration to Israel between 1990 and 1992 as a large-scale laboratory for studying the responses of planners and decision-makers to crises. Several planning theorists have expressed doubt that there are recognized planning approaches for handling crises, or that planning can be of much help. An effort is made to determine whether planning can guide decisions when uncertainty and turbulence are of such magnitude, or whether crises are accompanied by planning failure. An analysis is made of the modes of response of decisions-makers and planners in crisis, following its various phases, and lessons are drawn that can enhance the understanding of planning practice in varied contexts and types of problems.

5/3,AB/34 (Item 34 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01030125 96-79518
A glossary of derivatives market terms
Anonymous
Corporate Finance Risk Management Yearbook PP: I-L 1995 ISSN: 0958-2053
JRNL CODE: COF
WORD COUNT: 52073

ABSTRACT: A glossary of key derivatives market terms is presented.

5/3,AB/35 (Item 35 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01007233 96-56626
International bond issues
Anonymous
Euroweek n396 PP: 26-36 Mar 31, 1995 ISSN: 0952-7036 JRNL CODE: EUW
WORD COUNT: 13058

ABSTRACT: International bond issues are presented under the following headings: 1. US dollar straights, 2. US\$ FRNs, 3. Deutschmarks, 4. Swiss francs, 5. Sterling, 6. Dutch guilders, 7. Ecu, 8. Luxembourg francs, 9. Canadian dollars, 10. Australian dollars, and 11. Italian lire. Southern European Report, Fedwatch, and Technical Outlook are also presented.

5/3,AB/36 (Item 36 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

• 01006522 96-55915
Ex-Im Bank programs
Anonymous
• China Business Review v22n2 PP: 41 Mar/Apr 1995 ISSN: 0163-7169
JRNL CODE: CHB
WORD COUNT: 748

ABSTRACT: Programs set up by the Export-Import Bank of the US are discussed. The programs are: 1. project finance, 2. Tied-Aid Capital Projects Fund, and 3. programs for small business, including working capital guarantees and export credit insurance.

5/3,AB/37 (Item 37 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00997898 96-47291
Some bare facts about service bureaus
Schneider, Howard
Mortgage Banking v55n6 PP: 20-31 Mar 1995 ISSN: 0730-0212 JRNL CODE:
MOB
WORD COUNT: 3414

ABSTRACT: For years, service bureaus simply performed data processing for **mortgage** servicers or licensed the software they used in that process. Service bureaus today continue to rework their basic programs, knowing that saving servicing employees a few keystrokes on each computer screen can make operations faster for **lenders**. However, they are also adding services, changing their corporate structures - and looking at increased competition. The 3 firms that dominate the service bureau field - Data-Link Systems, Computer Power Inc. (CPI), and Residential Information Services - are competing with servicing software providers, such as Servantis Systems Inc. CPI's most dramatic move has been InterChange - a communications channel that allows for wireless transfer of information. The company sees this front-end service as a natural outgrowth of its experience doing electronic data transfers. However, some service bureaus have elected to pursue less high- **profile** business niches. Data-Link, for example, prefers to focus simply on servicing.

5/3,AB/38 (Item 38 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00987031 96-36424
International bond issues
Anonymous
Euroweek n390 PP: 22-34 Feb 17, 1995 ISSN: 0952-7036 JRNL CODE: EUW
WORD COUNT: 16099

ABSTRACT: News about many international bond issues is presented.

5/3,AB/39 (Item 39 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00983874 96-33267
A new weapon in default servicing
Melchiorre, Camillo T
Mortgage Banking v55n5 PP: 26-32 Feb 1995 ISSN: 0730-0212 JRNL CODE:
MOB
WORD COUNT: 4062

ABSTRACT: Going after borrowers for losses left on the **lender**'s plate

after a foreclosure sale traditionally has not been done. Recently, however, lenders, private mortgage insurers, and government-sponsored enterprises have recognized that the practice of deficiency recoveries should be a routine part of conventional residential mortgage servicing. Since this loss-management tool has both preventive and restorative qualities, including it among the arsenal of tools to call on during default servicing produces surprising economic benefits. For those with no formal policy in this area, an initial prescription to establish and pursue deficiency recoveries may be based on specific loan characteristics. The following protocol is recommended in determining when a deficiency should be established and pursued: 1. nonprimary residences, 2. co-borrowers, 3. fraudulent loans, 4. walkaways, and 5. bankruptcies. A well-equipped phalanx of loss-mitigation personnel is the last defense against foreclosure losses.

5/3,AB/40 (Item 40 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00979809 96-29202
Dallas
Haines, Leslie
Oil & Gas Investor v15n2 PP: 22-33 Feb 1995 ISSN: 0744-5881
JRNL CODE: OGI
WORD COUNT: 5242

ABSTRACT: Whether it comes from commercial or investment banks, mezzanine lenders, go-betweens with ties to institutions, and nonbanks, oil and gas financing can be had in Dallas and on increasingly creative terms. Dallas financiers access money from all over the US and Europe to be placed in exploration and production deals in the Lower 48. They are helping private start-ups, small public independents active in China, larger companies, even majors do not want their competitors to know they have raised off-balance-sheet capital to go on the prowl. Long the financial and trade center for the Southwest, Dallas has rebounded from the bleak days of the middle and late 1980s. Now it is attracting new capital providers. Various financial companies in Dallas are discussed.

5/3,AB/41 (Item 41 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00948866 95-98258
1994 - The year in review (Part I)
Sadlouskos, Linda
Computer Reseller News n605 PP: 277-360 Nov 14, 1994 ISSN: 0893-8377
JRNL CODE: CRN
WORD COUNT: 20055

ABSTRACT: News items of interest to the computer distribution channel from November 1993 through February 1994 are presented.

5/3,AB/42 (Item 42 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00947876 95-97268
Computerized loan origination systems: An industry case study of electronic markets hypothesis
Hess, Christopher M; Kemerer, Chris F
MIS Quarterly v18n3 PP: 251-275 Sep 1994 ISSN: 0276-7783 JRNL CODE: MIS
WORD COUNT: 13870

ABSTRACT: An analysis considers the advent of electronic market coordination in the home **mortgage** industry, focusing on Computerized Loan Origination (CLO) systems. Case studies of CLOs reveal a range of system functionalities. Predictions from the Electronic Markets Hypothesis (EMH) are tested against the empirical results of the 5 case studies. As suggested by EMH, financial intermediaries have been threatened by the introduction of CLOs, and in some cases opposition has been mounted against the systems. On the other hand, despite the availability of the technology and **mortgages** ' seemingly favorable characteristics as an electronically mediated market product, the industry has not been fundamentally changed by the introduction of these systems, despite more than a decade of experience with them. Results suggest that either the full results predicted by the EMH require a longer gestation period or that the underlying hypothesis will require augmentation in order to fully explain the result in the home **mortgage** market.

5/3,AB/43 (Item 43 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00944745 95-94137
What's hot ... what's not
Lux, Hal
Investment Dealers Digest v60n44 PP: 10-17 Oct 31, 1994 ISSN: 0021-0080
JRNL CODE: IDD
WORD COUNT: 4700

ABSTRACT: A lighter look at the markets and people that are hot on Wall Street and the ones that are not, is presented. Among the firms that are hot is CIBC Wood Gundy, which has been poaching from other firms, recently winning over J. Matthew Singleton of Arthur Andersen's global derivatives and treasury risk management business. Under the category of cold are the actions of Merrill Lynch and Lehman Brothers to cancel free trading floor lunch, which is expected to save about \$5 a head.

5/3,AB/44 (Item 44 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00933138 95-82530
Automatic lending
Nixon, Brian; Stahl, David
Savings & Community Banker v3n10 PP: 48-52 Oct 1994 ISSN: 0746-1321
JRNL CODE: SLN
WORD COUNT: 2517

ABSTRACT: New **mortgage** software is discussed. Control Z, from Lakewood Corp., configures the retail side of **mortgage** lending for a **bank** 's own **loan** originators. Another software company, INTERLINQ Software Corp., expects its interface, called SmartLNU, to be ready by early 1995. Few things have stirred as much interest recently as Freddie Mac's announcement of its automated underwriting system, from which participating **lenders** can obtain an underwriting decision, and a **loan** purchase agreement, in about 2 minutes. The development of the AQUARIUS underwriting system was led by HNC Inc. and Foster Ousley Conley. The system uses both rules and a neural network to evaluate **loans** . The purpose of a new system is not advanced technology, it is advanced business. When choosing a new system, things institution managers should remember include: 1. Customer service, along with competitive pricing, is a major factor in increasing market share. 2. A new system should fit the institution's technical requirements. 3. A new system should be selected on the basis of the size of the institution's **mortgage** business.

5/3,AB/45 (Item 45 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00922122 95-71514

Management without frontiers: Health system convergence leads to health care management convergence

Kirkman-Liff, Bradford L

Frontiers of Health Services Management v11n1 PP: 3-48 Fall 1994 ISSN: 0748-8157 JRNL CODE: FHS

WORD COUNT: 16914

ABSTRACT: Throughout the industrialized world, health care managers and policymakers are faced with new challenges at the same time that traditional constraints on action are becoming more restrictive. These pressures have stimulated a variety of health care reforms involving four different strategies for change : 1. cost-containment efforts, 2. quality and administrative efficiency improvements, 3. cost-shifting efforts, and 4. the adoption of market-related concepts from the private sector. These changes are leading to convergence among health systems, as seen by the reforms underway in the Netherlands, Germany, and the English component of the UK's National Health Service. This in turn will create convergence in the problems and issues faced by health care managers. Issues such as hospital contracting, managed mental health care, primary care gatekeeping, and four others are explored to illustrate how US managers can learn from the experiences of colleagues in other industrialized nations.

5/3,AB/46 (Item 46 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00900715 95-50107

Over-the-counter financial derivatives: Risky business?

Abken, Peter A

Economic Review (Federal Reserve Bank of Atlanta) v79n2 PP: 1-22 Mar/Apr 1994 ISSN: 0732-1813 JRNL CODE: ECR

WORD COUNT: 14710

ABSTRACT: Aside from their complexity, the largely unregulated character of the over-the-counter (OTC) derivatives markets sets them apart from other financial markets, as has their extremely rapid growth and fast pace of innovation. In recent years OTC derivatives have become a mainstay of financial risk management and are expected to continue growing in importance. Concerns about derivatives today extend beyond price stability to market stability. In particular, financial regulators want to minimize systemic risk - the possibility that the failure of one firm as a result of derivatives trading would trigger the failures of other firms. An examination of the current structure of the OTC markets and recent recommendations for improved monitoring and perhaps broader regulation of their operation are discussed. The central policy issue in derivatives regulation is whether further federal regulation is appropriate or whether the existing structure can oversee these markets.

5/3,AB/47 (Item 47 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00892537 95-41929

Masters of marketing

Davis, Stephen; Zunitch, Victoria

Institutional Investor v28n7 PP: 39-49 Jul 1994 ISSN: 0020-3580

JRNL CODE: IL

WORD COUNT: 5350

ABSTRACT: The days when most banks could ignore or deprecate marketing

are now just about gone. With legislation wending its way through Congress, interstate branching and national banking may finally be a reality. Thus **banks** will face an onslaught of competition from one another. Despite dire trends in the industry, many of today's most successful banking companies have demonstrated a clear talent for marketing. Bankers argue that marketing begins with strategic planning and encompasses such tactical components as product development, distribution, and pricing. The **bank** officers of the following 5 companies discuss their strategies: 1. William Farley of First **Bank** System, 2. Scott Marks of First Chicago Corp., 3. William Randle of Huntington Bancshares, 4. Hal Tolvin of Shawmut **Bank**, and 5. William Zuendt of Wells Fargo **Bank**.

5/3,AB/48 (Item 48 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00878822 95-28214

All change

Lee, Peter; King, Paul; Shirreff, David; Dyer, Geoff; et al
Euromoney PP: 89-101 Jun 1994 ISSN: 0014-2433 JRNL CODE: ERM
WORD COUNT: 8492

ABSTRACT: Euromoney journalists give their predictions on what will happen in the financial markets in the next 10 years. There are already signs that roughly 150 institutions, which one broker calls super-investors, are beginning to dominate the business. Their entire business will be devoted to demanding clients who will want sector research, access to sales and trading worldwide and to primary deals, and local knowledge. The leading investment **banks** face a serious diminution of their own role in the hugely profitable new issue business. Intense competition among financial derivatives exchanges as the 1990s progress will give way in the 21st century to consolidation into a hub-and-spoke system based on 4 principal marketplaces.

5/3,AB/49 (Item 49 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00875830 95-25222

The education of Laszlo Tauber
Willoughby, Jack; Lux, Hal
Investment Dealers Digest v60n25 PP: 14-18 Jun 20, 1994 ISSN: 0021-0080
JRNL CODE: IDD
WORD COUNT: 4159

ABSTRACT: For 10 years until 1991, Laszlo Tauber, holder of a real estate fortune valued at more than \$500 million, traded eye-to-eye with some of the biggest names in the trillion-dollar foreign exchange market. Tauber was in fact the only individual investor Salomon Brothers allowed to trade directly with institutions. But in the winter of 1990-1991, Salomon liquidated Tauber's positions after he failed to meet his margin calls. Salomon Brothers then sued Tauber to make good on \$25 million in losses on 68 foreign currency contracts. He promptly volleyed Salomon's action with a countersuit, alleging that Salomon Brothers should never have let him trade in the unregulated over-the-counter-market (OTC) in the first place. Regardless of the outcome, Tauber vs. Salomon has become one of the highest **profile** cases in the futures industry. The lesson for Salomon is do not extend trading privileges to litigious customers. The lesson for the public to beware of the dealer.

5/3,AB/50 (Item 50 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00874421 95-23813

The complete guide to trading up on your home

Kennedy, Shawn

Black Enterprise v24n12 PP: 80-88 Jul 1994 ISSN: 0006-4165 JRNL CODE:

BEN

WORD COUNT: 2759

ABSTRACT: While houses may be affordable now, **mortgage** options are a lot more complex, which means it may be smart to find a banker before finding a real estate broker. Sherrian E. Johnson, a **loan** officer with CFC **Mortgage** Corp., advises **buyers** to focus on 2 factors when choosing a home **loan** : 1. how long the **buyer** expects to own the new home, and 2. whether the **buyer**'s income is likely to increase, decrease, or remain the same during the time he owns the house. Working with **mortgage** brokers can be a time saver, since they often know about **loans** that are not advertised, and they are often in a position to hurry along a **loan application** if the **buyer** is close to a deadline. To help get the best value for the money, the **buyer** should arrange for an engineer's inspection of any house that is being considered. A licensed inspector will check the house's structure and determine if plumbing, heating and electrical systems are in good shape. Broker Mike Teer said when making a **bid**, do not be afraid to go well below the asking price. In the current market, 10% to 20% is a good starting point. **Buyers** should never open with what they are really willing to pay.

5/3,AB/51 (Item 51 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00871856 95-21248

The best of the best

Brouillard, Robert V; McCallum, John S; D Cruz, Joseph R; Finlay, J Richard ; et al

Business Quarterly v58n4 PP: 87-151 Summer 1994 ISSN: 0007-6996

JRNL CODE: BSQ

WORD COUNT: 34200

ABSTRACT: Since 1963-1964, there have been 30 winners of the Deloitte & Touche Award, as it is now known. To celebrate the 30th anniversary of the award, 9 of the 30 winners have been republished. A panel of judges have selected the first, 2nd, and 3rd best article - the best of the best. The judges choices were: 1. The Manager's Job is Still to Manage by John S. McCallum, 2. The Globalization of Manufacturing by James D. Fleck and Joseph R. D'Cruz, and 3. Toward a Neoenterprise Spirit by J. Richard Finlay. Other articles republished include articles by David Kuechle, Charles F. Jones, Ian H. McLeod, Isaiah A. Litvak, Peter F. Bartha, John D. Pawling, and Joe Martin.

5/3,AB/52 (Item 52 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00866209 95-15601

The bright ideas of 1993

Anonymous

American Agent & Broker v65n12 PP: 20-21+ Dec 1993 ISSN: 0002-7200

JRNL CODE: AGB

WORD COUNT: 6486

ABSTRACT: The 7th annual retrospective of the best suggestions that insurance agents and brokers have shared during the past 12 months is presented. The ideas are presented in 6 categories. Under the category of prospecting and sales management, ideas include: 1. Sell through sponsorships. 2. Attract prequalified leads. 3. Show clients what the agency has done for them. 4. Make loss control a selling point. In the

working with markets category, some suggestions are to decide which companies to represent and to contact the company if there are any questions about an insured's activities. Suggestions for managing the agency include: 1. Subsidize new agents' salaries. 2. Interview producer candidates. 3. Get everyone to pull together. For those using computers, it is important to develop training sessions and to reinforce automation's advantages. In the advertising and public relations category, a suggestion is to write thank-you cards for renewals.

5/3,AB/53 (Item 53 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00862930 95-12322
Federal incentives and the growth of local planning, 1941-1948
Hanchett, Thomas W
Journal of the American Planning Association v60n2 PP: 197-208 Spring
1994 ISSN: 0194-4363 JRNL CODE: AIP
WORD COUNT: 7890

ABSTRACT: During the early and mid-1940s, the US experienced a dramatic upsurge in urban planning. In dozens of major cities, planning departments that had limped along since the 1920s were reorganized and greatly expanded. In many smaller communities, governments created professionally staffed agencies for the first time. Much impetus for this sudden growth came from Washington. An array of federal programs, from Lanham Act public works grants to FHA-VA **mortgage** regulations, provided incentives to planning. By winning the support of local economic leaders, the incentives helped establish planning as a municipal priority and shaped the sort of work the profession would do.

5/3,AB/54 (Item 54 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00849976 94-99368
Going, going, gone!
Courter, Eileen
Credit Union Management v17n4 PP: 21-22 Apr 1994 ISSN: 0273-9267
JRNL CODE: CUM
WORD COUNT: 1108

ABSTRACT: Since its inception 5 years ago, the Resolution Trust Corp. (RTC) has closed or sold 680 thrifts and disposed of almost \$350 billion in assets. Assets totaling \$68.2 billion are still available, mainly in Arizona, Colorado, California, Texas, and Florida. The RTC wants to complete sales of 61 remaining thrifts by the 3rd quarter of 1994. The National Credit Union Administration (NCUA) allows credit unions to buy some - but not all - loans offered by the RTC. Although interested parties should check NCUA regulations, the purchase basically needs to be the kind of investment the credit union would normally make. Credit unions interested in acquiring any of the assets should obtain an RTC auction calendar or contact the closest regional RTC office for auction information. Sales are held by sealed **bid** or open cry auction. Due diligence takes place both before and after the auction. The RTC offers **bidding** seminars throughout the country where potential **buyers** can learn about the process.

5/3,AB/55 (Item 55 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00828318 94-77710
Asia discovers bonds

Chai, Denise; Davies, Ben; Massar, Betsy; Sargent, Sarah
AsiaMoney v5n1 PP: 17-25 Feb 1994 ISSN: 0958-9309 JRNL CODE: AMF
WORD COUNT: 6058

ABSTRACT: There is a new force in the Asian capital markets. In 1993, for the first time, new corporate bond issues in the domestic markets of Hong Kong, Indonesia, Taiwan, Malaysia, and Thailand matched the total volume of new equity listings in those 5 markets. More than \$5 billion was raised through both bonds and equities. There are several reasons why the bond market boom cannot be stopped. As a country develops, it is usual for its debt securities market to rival the equity market in size. The conditions in Asia are now ripe. First, the majority of regulatory obstacles have now been removed. Second, pension funds and other domestic institutions are growing by the day, thereby increasing the demand for paper. Third, Asian companies are viewed as better credits, and the rating process has begun. Finally, retail investors are developing a taste for fixed income instruments via unit trusts or directly.

5/3,AB/56 (Item 56 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00823720 94-73112
Auctions: Theory and applications
Feldman, Robert A; Mehra, Rajnish
International Monetary Fund Staff Papers v40n3 PP: 485-511 Sep 1993
ISSN: 0020-8027 JRNL CODE: IMF
WORD COUNT: 9987

ABSTRACT: Auctions play an important role in economics. In their most basic form, they are one of the ways in which various commodities and financial assets are allocated to individuals and firms, particularly in a market-oriented setting. The use of auction mechanisms to guide price determination and the allocation process can offer certain advantages which are discussed. A study assesses alternative auction techniques for pricing and allocating various financial instruments, such as government securities, central bank refinance credit, and foreign exchange. Before recommending appropriate formats for auctioning these items, the study discusses basic auction formats, assessing the advantages and disadvantages of each, based on the existing, mostly theoretical, literature. Auction techniques can be usefully employed for a broad range of items and their application is of particular relevance to the impetus in many parts of the world toward establishing market-oriented economies.

5/3,AB/57 (Item 57 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00818768 94-68160
European equity markets survey 1993
Moore, Philip
Global Investor n68 PP: 39-63 Dec 1993/Jan 1994 ISSN: 0951-3604
JRNL CODE: GLI
WORD COUNT: 12483

ABSTRACT: The equity markets in Austria, Belgium, Denmark, Eastern Europe, Finland, France, Greece, Germany, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, Turkey, and the UK are surveyed. Austria established a Strategy Group in September 1992 to improve transparency and liquidity in the Austrian equity market, widen the use of the market by issuers and investors, and achieve international standards for investor protection and information flow. The Belgian Bourse experienced a good 1992. The exchange posted a profit of Bfr 0.4 million after a loss of Bfr 153.8 million in 1991. Denmark was one of the first exchanges to not only comply with the G30 recommendations, but to surpass them. Eastern Europe's fledgling stock exchanges in Poland and Hungary were

quick to ensure that their trading and settlement systems were efficiently developed following the economic reforms of the late 1980s. Most restrictions on foreign ownership of Finnish equities were lifted at the beginning of January 1993. As a result, the Finnish weighting in several international indices was greatly increased.

5/3,AB/58 (Item 58 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00762312 94-11704
Saudi Arabia: Banking & finance
Anonymous
Institutional Investor v27n9 PP: SS1-SS10 Sep 1993 ISSN: 0020-3580
JRNL CODE: IL
WORD COUNT: 6637

ABSTRACT: The banking and financial services industry in Saudi Arabia is poised for an exciting period of growth and innovation as funds previously held abroad by the Kingdom's citizens have been pouring into the country since the end of the Gulf War and are being put to work. Both the private and public sectors have in recent months seen new initiatives that offer a considerable variety of opportunities for the domestic placement of these repatriated funds. Net lending from commercial banks to the private sector has been expanding at a phenomenal rate after a long period of cautious loan policies. The goal of further privatization of government holdings remains at the core of long-term policy. In the absence of a developed capital market, intermediate projects are being launched and financed by a new breed of entrepreneurs, who are coming up with ideas for a variety of downstream projects and forming companies to carry these out. The Saudi financial system will gradually become integrated with global markets.

5/3,AB/59 (Item 59 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00756075 94-05467
Investment: China fever grips companies
Tatum, Lyn
Chemical Week China Supplement PP: S12-S21 Aug 25/Sep 1, 1993 ISSN:
0009-272X JRNL CODE: CEM
WORD COUNT: 3418

ABSTRACT: Foreign investment in China by Hong Kong, Taiwan, and other parts of Asia could account for up to 80% of foreign spending. According to the Ministry of Foreign Trade and Economic Relations, of the \$37 billion in foreign investment in 1979-1992, \$21.2 billion came from Hong Kong and Macao, and a further \$1.9 billion came from Taiwan. European companies have been more active than those in the US or Japan, although this may change with the US granting most favored nation status to China. Foreign companies are required to pay a 30% corporation tax on projects, including joint ventures, plus a local tax of 10% of the assessed income. Full ownership is allowed, and Chinese authorities ensure management autonomy in joint ventures. According to Bruce Moore of Eastman Chemical, China represents the greatest challenge and reward for US chemical firms. Companies looking to invest in China include: 1. Dow Chemical, 2. Exxon, 3. GE Plastics, 4. Mobil, and 5. Hoechst.

5/3,AB/60 (Item 60 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00739265 93-88486

Aussie Woolworths IPO bypasses underwriters
Abbott, Matthew; Carter, Guy
Corporate Finance n103 PP: 4, 6 Jun 1993 ISSN: 0958-2053 JRNL CODE:
COF
WORD COUNT: 2500

ABSTRACT: Australian retailer Woolworths has offered its shares with a dash of Aussie bravado. The initial public offering (IPO) sets out to be Australia's largest ever but has no underwriter. It aims to raise A\$2.45 billion but is competing with several upcoming offers that will easily outstrip the total of new floats last year, A\$3.7 billion. Informal comment from co-managers at the time of going to press indicates that the issue will succeed - making Woolworths 2% of Australia's market capitalization. The issue is all the more brave because Woolworths' original IPO was pulled in September 1992 when market conditions turned foul. Observers say that this 2nd attempt is problematic. Without underwriters, the vendor, International Equity Ltd., the principal Woolworth holding company, carries the risk of having the issue fail. That would sour feelings among the Australian financial community as well as among brokers, who have jostled for the slim A\$9 million management fees. Ditching the underwriting process, as in the Woolworths case, means that the institutions will have to compete with the retail investors and foreigners for scrip and participate in what is essentially an auction for available volume.

5/3,AB/61 (Item 61 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00731897 93-81118
Environmental regulation and international competitiveness The earth as eggshell victim: A global perspective on domestic regulation
Environmentally sustainable competitiveness: A comment
Stewart, Richard B; Aman, Alfred C Jr; Weiss, Edith Brown
Yale Law Journal v102n8 PP: 2039-2142 Jun 1993 ISSN: 0044-0094
JRNL CODE: YLJ
WORD COUNT: 50705

ABSTRACT: Environmental standards in the US are more stringent and impose greater costs on industry than standards in many other countries. Widespread concern about resulting harm to the international competitiveness of US business has spurred some to propose that the US lower its standards or impose countervailing duties on the imports of nations that do not adopt US standards. However, empirical studies do not prove that these competitiveness effects are large enough to merit such drastic steps. The appropriate response is to develop innovative, flexible regulatory tools - such as market-based incentives and environmental contracting - in order to achieve environmental protection more effectively and efficiently. A comment by Aman suggests that new regulatory approaches must not only promote domestic industrial efficiency but also link domestic regulatory regimes to the global discourse now developing. A comment by Weiss states that it is essential to focus on the future instead of the effect of environmental regulations on competitiveness today.

5/3,AB/62 (Item 62 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00731896 93-81117
Some differences in corporate structure in Germany, Japan, and the United States Columbian cartel launches bid for Japanese firms A cautionary note on drawing lessons from comparative corporate law
Roe, Mark J; Ramseyer, J Mark; Romano, Roberta
Yale Law Journal v102n8 PP: 1927-2037 Jun 1993 ISSN: 0044-0094
JRNL CODE: YLJ
WORD COUNT: 47437

ABSTRACT: In the large German and Japanese firm, senior managers share power with financial intermediaries by using ownership structures that could not survive under US law. Although the foreign systems might appear to be approaching the American securitization, data suggest stability in foreign stock ownership in big blocks. US structures are vaguely approaching the foreign, via institutional blocks and activism. Some forces influencing the foreign firms are political, again suggesting that current economic theories need to be expanded to account for them. Although the bank -centered ownership structures abroad are no blueprint for the US, they show that new forms are possible and worth permitting. A comment by Ramseyer concludes that Roe provides a sophisticated study of Japanese banks , but notes that US managers and investors are doing nicely on their own. A comment by Romano describes Roe's article as a valuable contribution to the understanding of corporate law because it emphasizes the great variability in corporate arrangements.

5/3,AB/63 (Item 63 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00731320 93-80541
The Andrew Wellington Cordier essay - South Africa: The impact of sanctions
Manby, Bronwen
Journal of International Affairs v46n1 PP: 193-217 Summer 1992 ISSN:
0022-197X JRNL CODE: PJIA
WORD COUNT: 9746

ABSTRACT: The fact that the South African government's change in policy direction occurred soon after the imposition of sanctions by a large number of South Africa's major trading partners does not mean that those sanctions caused the policy shift. Nevertheless, the argument that sanctions were never as comprehensive and their effects never as severe as the sanctions lobby had hoped does not mean that they failed to influence the government. There is abundant evidence on the vulnerability of the South African economy, and hence of white living standards to international pressure. Also, there is much evidence that this was seen as a threat both by the business community and by the government. The success of the National Party policy of apartheid in enfranchising Afrikaner South Africans and bringing them into the capitalist sector of the economy brought with it the realization that apartheid was inefficient and actually held back living standards for whites as well as blacks - a realization that was powerfully reinforced by South Africa's continued economic dependence on foreign capital for growth. Although sanctions were not the only factor in the South African government's decision to initiate a process of negotiation with the black liberation movements and to repeal the major apartheid legislation, such international economic isolation made it impossible to repress the internal demand for political change indefinitely.

5/3,AB/64 (Item 64 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00728729 93-77950
Research on Discrimination in Housing and Mortgage Markets: Assessment and Future Directions
Galster, George C.
Housing Policy Debate v3n2 PP: 639-683 1992 ISSN: 1051-1482
JRNL CODE: HPD
WORD COUNT: 15969

ABSTRACT: A holistic conceptual framework is presented within which various research topics related to discrimination may be interrelated and evaluated. A critical analysis is then made of extant research relating to central components of the framework. These central components include: 1.

the detection of discrimination, 2. causes of discrimination, 3. consequences of discrimination, and 4. policy initiatives related to fighting discrimination both directly by deterrence and indirectly by attacking segregation and the prejudices it creates. The impact these components have on housing discrimination practices and policy are discussed.

5/3,AB/65 (Item 65 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00728728 93-77949

The Ongoing Experiment with "Regulation from Below": Expanded Reporting Requirements for HMDA and CRA

Fishbein, Allen J.

Housing Policy Debate v3n2 PP: 601-636 1992 ISSN: 1051-1482

JRNL CODE: HPD

WORD COUNT: 12412

ABSTRACT: The Home Mortgage Disclosure Act (HMDA) and Community Reinvestment Act (CRA) were enacted in the 1970s to curb redlining, the discriminatory lending practice whereby financial institutions refused to make **mortgage loans** to certain neighborhoods based on the racial composition of those areas or the age of their housing stock. HMDA and CRA sanctioned an important role for local citizen monitors, whose "regulation from below" was believed to be needed to augment the formal enforcement apparatus. In 1989, Congress amended both of these laws by expanding publicly available information on the lending practices of financial institutions. The early experiences with the new requirements are reviewed, followed by suggestions of factors likely to determine whether grassroots organizations seek further reform.

5/3,AB/66 (Item 66 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00728140 93-77361

The Final Exon-Florio Regulations on Foreign Direct Investment: The Final Word or Prelude to Tighter Controls?

Holmer, Alan F.; Bello, Judith H.; Preiss, Jeremy O.

Law & Policy in International Business v23n3 PP: 593-617 Spring 1992

ISSN: 0023-9208 JRNL CODE: LPI

WORD COUNT: 10330

ABSTRACT: The US, long thought to be very open to foreign investment, has grown less receptive in recent years to the foreign acquisition of US assets and properties, especially when such investment is thought to implicate the US national security. In 1988, prompted in part by a Japanese electronics company's attempt to take over a US semiconductor manufacturer with links to the US defense industry, Congress enacted the Exon-Florio provisions, which regulate foreign acquisitions of US companies that threaten to impair national security. A number of topics regarding the Exon-Florio legislation are examined, including the origins of the law, the regulations drafted to implement the provisions, the debate over the provisions, and the **application** of the acquisitions. The question remains whether Congress will pursue further legislation to tighten controls, as many members think it should. Given the fluid political environment, multinational companies interested in making a foreign direct investment in the US should observe the rule of **caveat emptor**.

5/3,AB/67 (Item 67 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00727243 93-76464

To Whom Should Limited Housing Resources Be Directed? Comments

Nelson, Kathryn P.; Khadduri, Jill; Stegman, Michael; Cavanaugh, Gordon

Housing Policy Debate v3n1 PP: 1-75 1992 ISSN: 1051-1482 JRNL CODE:

HPD

WORD COUNT: 23893

ABSTRACT: A recent study examines the implications of varying housing needs for the design and targeting of housing programs. The study also discusses policy issues raised by targeting options. Data from the American Housing Survey are used to identify housing problems in 1989 for all households and to track changes in problems between 1978 and 1989 for lower income renters and owners. Relative needs for rental assistance are evaluated for different types of households, including families with children and the elderly, and for various income groups. This assessment of the incidence and severity of housing problems demonstrates that the very poorest renters have by far the most pervasive and serious problems. Therefore, recent changes that dilute past targeting of rental assistance at renters with "worst-case needs" should be reexamined, and both rental and homeownership programs should be better directed at lower income families with children. Critical comments of the study and its conclusions are presented.

5/3,AB/68 (Item 68 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00714149 93-63370

A road map to understanding export controls: National security in a changing global environment

Swan, Peter

American Business Law Journal v30n4 PP: 607-675 Feb 1993 ISSN: 0002-7766 JRNL CODE: ABL

WORD COUNT: 28984

ABSTRACT: There are strong countervailing concerns about compromising national security by having US-produced or designed weapons fall into the hands of countries or organizations with inimical interests. These concerns have led to formalized regimes to control and, in certain cases, to prevent the export of certain weapons, commodities, components, and technical data. Pursuant to the Export Administration Act and the Arms Export Control Act, 3 cabinet-level departments share responsibility for the operation of these regimes: 1. Commerce, 2. State, and 3. Defense. The NATO countries began to address weapons export issues by participating in the informal arrangement called the Coordinating Committee for Multinational Export Controls (COCOM). The efforts of COCOM have outpaced the changes in the US domestic legislation. Changes in world politics dictate that US control efforts must be redirected and revitalized.

5/3,AB/69 (Item 69 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00710950 93-60171

Appraisal considerations in distressed markets

Benson, Alfred M

Appraisal Journal v61n2 PP: 206-226 Apr 1993 ISSN: 0003-7087

JRNL CODE: APJ

WORD COUNT: 11694

ABSTRACT: The collapse of real estate markets in the oil patch states was the harbinger of the current severe distress occurring in real estate markets across the US. Appraising real property under such market conditions involves emphasis on somewhat different factors than those used during more active markets. Appraisers need to carefully reconsider the basic or elementary rationale underlying the valuation process. The effects of a distressed market on several factors that affect an appraisal are discussed, including: 1. highest and best use analysis, including

absorption analysis, 2. particular problems with the cost approach, 3. particular problems with the income approach, 4. particular problems with the sales comparison approach, 5. excess land and parking adequacy, 6. applicability of discounting over time, 7. types of **buyers**, 8. true market value, and 9. reconciliation analysis. The emphasis is on investment properties, including land investments as well as income-producing properties.

5/3,AB/70 (Item 70 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00709587 93-58808

Global business drivers: Aligning information technology to global business strategy

Ives, Blake; Jarvenpaa, Sirkka L; Mason, Richard O

IBM Systems Journal v32n1 PP: 143-161 1993 ISSN: 0018-8670 JRNL CODE:

ISY

WORD COUNT: 10952

ABSTRACT: The global business driver (GBD) approach provides a tool for envisioning the business entities that will benefit most from integrated global information technology (IT) management. GBDs are those entities that benefit from global economies of scale and scope and may include the following: 1. joint resources, 2. rationalized and flexible operations, 3. risk reduction, 4. global products, 5. quality, 6. supplier relationships, and 7. corporate customers. GBDs can serve as the basis for focusing global IT investments toward areas with immediate and substantial worldwide payoffs. Implementing globally integrated systems faces many obstacles. Approaches for overcoming these barriers include managing project risk, utilizing partnerships, and building global infrastructure.

5/3,AB/71 (Item 71 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00698904 93-48125

External economies and economic progress: The case of the microcomputer industry

Langlois, Richard N

Business History Review v66n1 PP: 1-50 Spring 1992 ISSN: 0007-6805

JRNL CODE: BHR

WORD COUNT: 18051

ABSTRACT: The microcomputer industry is a striking case in which industrial growth took place through the creation of external capabilities - that is, capabilities produced by and residing in a specialized market network rather than in large organizations enjoying internal economies of scale and scope. In the microcomputer industry, the most successful products were those that took the greatest advantage of the market. The greatest failures occurred when business enterprises bypassed the external network of add-on suppliers and attempted to rely significantly on internal capabilities. The industry provides lessons for the present-day debates about industrial competitiveness and the forms of economic organization conducive to it.

5/3,AB/72 (Item 72 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00688429 93-37650

Changing marketer/supplier relations: New order or no order?

Anonymous

NPN: National Petroleum News v85n2 PP: 28-38 Feb 1993 ISSN: 0149-5267

JRNL CODE: NPN
WORD COUNT: 6378

ABSTRACT: In the 1990s, many major oil companies have re-evaluated their role toward marketers and retailers. The heavy cost of environmental compliance, both in refining and retailing, has caused majors to scrutinize current markets and methods. Several majors, including Shell Oil Co. and Exxon Corp., have pulled stakes from marginally profitable territories, leaving marketers scrambling for a source of supply. In some instances, swapping gasoline stations between major companies has become popular. Some company-operated locations are being put up for lease to retailers and, in some cases, wholesalers, while others are for sale to independents. According to Pat Mulgrew, an Amoco-branded marketer, there are indications that the majors are prepared to relinquish control of the retail end of the business, and that marketers are the prime candidates to fill that void.

5/3,AB/73 (Item 73 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00687148 93-36369

The privatization experience in Malaysia: Integrating build-operate-own and build-operate-transfer techniques within the national privatization strategy

Hensley, Matthew L; White, Edward P
Columbia Journal of World Business v28n1 PP: 70-82 Spring 1993 ISSN:
0022-5428 JRNL CODE: CJB
WORD COUNT: 6330

ABSTRACT: The Malaysian privatization program, in design if not in practice, is perhaps the most ambitious program found among developing or emerging market economies. According to the Malaysian guidelines, the objectives include: 1. relieve the financial and administrative burden of the government, 2. promote competition, improve efficiency, and increase productivity, 3. stimulate private entrepreneurship and investment, and 4. contribute toward the objectives of the new economic policy. Some techniques used in the Malaysian privatization program are: private sale, public offering, joint venture, and concession or build-operate-transfer. The most innovative privatization developments are the build-operate-transfer (BOT) and the build-own-operate (BOO) approaches. In most BOT or BOO schemes, private sector promoters form a project company and, upon securing the exclusive right from government to earn revenue under a concession agreement, build a project, operate it long enough to pay back project debt and a reasonable return on equity, and transfer the project assets back to the government.

5/3,AB/74 (Item 74 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00687146 93-36367

The privatization of telecommunications services: The case of Argentina
Herrera, Alejandra
Columbia Journal of World Business v28n1 PP: 46-61 Spring 1993 ISSN:
0022-5428 JRNL CODE: CJB
WORD COUNT: 11679

ABSTRACT: The Argentine telecommunications system is characterized by regional and social inequalities, technical heterogeneity, and poor quality of service. The spread of new technology and institutional changes occurring within a number of developed countries played a decisive role in shaping the history of the Argentine telecommunications sector, affecting its development during the 1990s and influencing the rhythm of the privatization of Empresa Nacional de Telecomunicaciones Entel. The sale of Entel to the private sector in 1990 resulted in the creation of 4 new

telecommunications firms: 1. Telecom Argentina, 2. Telefonica Argentina, 3. Teleintar, and 4. Startel. During the 7-10 years following privatization, the 4 firms will be required to interconnect their networks, and they will be able to arrange with independent local network companies and with the holders of domestic point-to-point connections, the conditions and prices of interconnection. For the end user, the primary result has been a generalized rate increase. Moreover, the future of domestic telecommunications equipment producers is uncertain.

5/3,AB/75 (Item 75 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00686392 93-35613
Asia Money & Finance annual financing review 1992
Yu, Daniel
Asia Money & Finance n13 PP: 23-47 Feb 1993 ISSN: 0958-9309
JRNL CODE: AMF
WORD COUNT: 5690

ABSTRACT: With **banks** remaining generally cautious in 1992, the equity markets became an important source of financing for Asian corporates. Hong Kong saw a record number of new listings, with a total of 56 new companies raising over \$1.2 billion in 1992. In contrast, the syndication market had a difficult year in 1992. Asia Money & Finance's annual financing review is presented of the top businesses and the runners-up for 1992. The equity-linked deal of the year was Philippine Long Distance Telephone Co.'s \$316.25-million convertible preference share issue. The runners-up were Jardine Strategic Holdings' \$250-million convertible offering and New World Development's \$110-million zero coupon bond with equity warrant issue. The debut of World **Bank**'s investment arm, International Finance Corp., was the most successful Hong Kong dollar issue last year. The runners-up in this category were deals by HSBC Holding PLC and Castle Peak Power Co. The new issue deal of the year was for Brilliance China Automotive, and the derivatives deal of the year was that of Korea Synthetic Fund PLC. The howling dogs of the year were mishandled deals from Reliance Industries and China Steel. The cowboy deal of the year was that of **Bank** of East Asia.

5/3,AB/76 (Item 76 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00679457 93-28678
Construction outlook for 1993
MacAuley, Patrick H; Shaw, Robert M; Cosslett, Patrick D; Randolph, John N Jr
Construction Review v38n4 PP: iii-xvi Fourth Quarter 1992 ISSN:
0010-6917 JRNL CODE: CRF
WORD COUNT: 10260

ABSTRACT: The inflation-adjusted value of new construction put in place increased about 4% in 1992, but was about 10% lower than the record level of 1986. Remodeling and repair work increased faster than new construction in 1992. In 1993, the constant-dollar value of new construction put in place will be about the same as in 1992, while repair and remodeling work will increase. The homebuilding sector will continue its recovery at a modest rate. Total housing starts are expected to reach 1.25 million units in 1993, an increase of almost 2% over 1992. Commercial construction will continue to decline. Public works construction will increase slightly from 1992. US firms are expected to win the largest share of international construction contracts, although it will be difficult to repeat their remarkable 1991 performance because of sluggish economic conditions in key foreign markets.

5/3,AB/77 (Item 77 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00612300 92-27403

The Reincarnation of Richard Sandor

Liebowitz, Michael

Investment Dealers Digest v58n18 PP: 18-27 May 4, 1992 ISSN: 0021-0080

JRNL CODE: IDD

WORD COUNT: 9063

ABSTRACT: Known as the father of financial futures, Richard Sandor faces his greatest challenge: leading Kidder, Peabody & Co. into the competitive derivatives world of the 1990s. Shortly after Sandor's arrival in May 1991, Kidder's global trading group became the derivatives products unit. What is principally impeding the progress of Sandor and Kidder in their new derivatives effort is the absence of a high credit rating. Nearly a year into his stewardship, Sandor has been unable to secure commitments either from Kidder's corporate parent, General Electric, or from any other party. Kidder does not plan to compete against the big players in the market in the commodity-type businesses like interest rate swaps and short-term options. Besides developing a market in trading emission allowances, the group has targeted derivatives such as warrants based on foreign indexes and baskets of foreign stocks. One of its more successful products has been its equity hybrid called Equity Participation Indexed Certificates (EPIC).

5/3,AB/78 (Item 78 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00590094 92-05267

Forecast 1992: Guest What? Housing and Manufacturing Are Driving the U.S. Economic Recovery

Ozanian, Michael K.

Financial World v161n1 PP: 24-28, 32-73 Dec 24, 1991/Jan 7, 1992 ISSN: 0015-2064 JRNL CODE: TWO

WORD COUNT: 11210

ABSTRACT: The housing and manufacturing sectors are leading the economic recovery, according to Financial World magazine's latest industries forecast. Housing starts rose 7.3% in October 1991 and now stand at their highest level since November 1990. Recent upticks in manufacturing productivity have gone unnoticed because demand has been weak. Yet, thanks in a part to growing efficiency, manufacturing as a percentage of gross national product has actually increased from under 42% in 1982 to over 44% today. In fact, the US is now a lower cost producer than Germany and about equal to Japan. As the fortunes of manufacturing companies improve, their stock prices should do well relative to the rest of the market. According to the survey, earnings per share for the 1,000 largest publicly traded companies, based on market capitalization, are expected to grow 29.4% in 1992 over 1991.

5/3,AB/79 (Item 79 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00564791 91-39145

China: Marking Time

Tai Ming Cheung; Cheng, Elizabeth; Awano, Susumu; Hendry, Sandy; Nadelson, Robert; Yuan Fan

Far Eastern Economic Review v153n32 PP: 25-42 Aug 8, 1991 ISSN: 0014-7591 JRNL CODE: FER

WORD COUNT: 12618

ABSTRACT: In the Peoples' Republic of China, there are signs that progressive personalities and economic policies are beginning to emerge. Among the issues currently being discussed are the retirement of elderly

leaders and the disbanding of the Central Advisory Committee. No bold economic reforms are expected to be launched ahead of the 1992 meeting of the 14th Party Congress. Export growth slackened after a rise in January 1991, as China's foreign-trade enterprises grappled with a new round of trade reforms. China's urban housing system is being reformed to terminate the practice of universal, virtually cost-free accommodation. Meanwhile, the catastrophic floods this year have wreaked havoc on China's infrastructure. Since June 1991, the floods have cut bridges, power lines, trunk railroads, and arterial highways. Cleaning up after such a disaster could siphon off resources that would have been vital to the large scale capital construction program that had been mapped out for the coming years.

5/3,AB/80 (Item 80 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00551495 91-25853

Aviation 1991: Airborne Uncertainty

Westlake, Michael; Jeffries, Brian

Far Eastern Economic Review v151n20 PP: 31-54 May 16, 1991 ISSN: 0014-7591 JRNL CODE: FER

WORD COUNT: 12604

ABSTRACT: Airlines are currently confronting an unprecedented number of problems, including: 1. recession, 2. airport and airway congestion, 3. weak demand, 4. scarce finance, 5. falling values for 2nd-hand aircraft, and 6. rapid and unpredictable **changes** in aviation politics. Although the Persian Gulf crisis is over, some of its effects will continue to be felt for at least the rest of 1991 as passenger markets in various parts of the world recover more slowly than had been hoped. While the majority of Asian airlines have enjoyed years of rapid expansion and high profits, based on the region's growing wealth, trade links, and attractions for tourism, problems inside and outside the region are likely to cut heavily into Asian carriers' growth figures in the short to medium term. For Asia-Pacific space nations, the past year has been marked by frustrations resulting from the launch wars between the Peoples' Republic of China and the West that erupted in April 1990 when Peking put the AsiaSat 1 communications satellite into orbit for a Hong Kong-based international consortium.

5/3,AB/81 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2002 Resp. DB Svcs. All rts. reserv.

02032209

Rolling Into Internet Commerce

(Internet commerce is expected at \$4-7 bil by 2000, vs \$500-700 mil in 1996; Internet transactions are predicted at 2.16 bil in 2000)

Credit Card Management, v 10, n 8, p 88+

November 1997

DOCUMENT TYPE: Journal; Cover Story ISSN: 0896-9329 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 4178

ABSTRACT:

Internet commerce is expected at \$4-7 bil by 2000, vs \$500-700 mil in 1996, according to data compiled by such organizations as Forrester Research and International Data Corp. Of 2.16 bil Internet transactions in 2000, around 366 mil can be expected on credit cards and an additional 585 mil on smart cards, with the rest mainly on electronic cash and electronic check systems, according to Jupiter Research. Wells Fargo Bank (San Francisco) presently processes Internet credit card transactions for 1,400+ merchants. Wells, which got into the market in early 1995, is currently considered the top bank in the Internet commerce sector. Many experts believe that there will be considerable growth in Internet commerce when smart cards become

commonly utilized. Detail is given to other Internet commerce efforts. A table is included listing Internet transactions from 1996-2000.

5/3,AB/82 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01966153 SUPPLIER NUMBER: 18549903
Manage your money. (25 technical solutions for handling financial problems) (Buyers Guide)
Hogan, Mike
Home Office Computing, v14, n8, p67(5)
August, 1996
DOCUMENT TYPE: Buyers Guide ISSN: 0899-7373 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3124 LINE COUNT: 00247

ABSTRACT: Keeping receivables ahead of payables can be difficult for small businesses, but users can rely on computers and technology to help them manage cash flow and business needs. Accounting programs are excellent for users that have plenty of revenue but are not sure where to increase marketing efforts. Several accounting applications are available, including Intuit's Quicken 5.0, Peachtree's M.Y.O.B. Accounting 6.0 and Peachtree Complete Accounting for Windows 4.0. If receivables fall behind payables on a monthly basis, users should monitor customer loans and use Peachtree Complete Accounting for Windows to age receivables. Users should also chart unpaid receivables for less than 30, 61 to 90, and 31 to 60 days. Businesses that run out of money every month even though clients are paying on time can create an instant picture of their income, ending cash and outgo with Peachtree's Cash Manager. Twenty-one additional problems and solutions are presented.

5/3,AB/83 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01759339 SUPPLIER NUMBER: 16547607 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Reach out and entertain someone; telephone companies take an interest in Tinseltown. (digital media joint ventures, investments and projects of the regional Bell operating companies, long-distance providers and cellular systems)
Ratcliffe, Mitch
Digital Media, v4, n8, p7(11)
Jan 2, 1995
ISSN: 1056-7038 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 13109 LINE COUNT: 01051

5/3,AB/84 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01671576 SUPPLIER NUMBER: 15075684 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Databases. (Buyers Guide)
Wall Street & Technology, v11, n8, p152(9)
Annual, 1994
DOCUMENT TYPE: Buyers Guide ISSN: 1060-989X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 8743 LINE COUNT: 00763

ABSTRACT: A buyer's guide to databases for financial professionals is provided. Brief product descriptions and vendor names, addresses, phone numbers and fax numbers are provided. The databases provide information on a range of topics, including banking, corporate data, economic time series, EPS estimates brokerage research, equities, fixed income, funds performance statistics, insider trading, institutional ownership, international financial data, mergers, acquisitions, mortgage-backed securities data,

news issue information, stocks, bonds, options, futures and SEC filings. Miscellaneous databases cover other related areas, such as international and domestic financial markets, securities market pricing, corporate transactions, key executives and automated securities processing services.

5/3,AB/85 (Item 4 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01671574 SUPPLIER NUMBER: 15075670 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Specialized financial applications . (Buyers Guide)
Wall Street & Technology, v11, n8, p132(12)
Annual, 1994
DOCUMENT TYPE: Buyers Guide ISSN: 1060-989X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 12557 LINE COUNT: 01128

ABSTRACT: A buyer 's guide to specialized financial applications is presented. Brief product descriptions and vendor names, addresses, phone numbers and fax numbers are provided. Topics covered include asset allocation, bond swap, cash management, convertible analysis, corporate finance, fixed income analysis, foreign exchange, global custody, insurance planning, optimization, options analysis, program trading, real estate investments, risk management, specialized spreadsheets and trust management.

5/3,AB/86 (Item 5 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01671571 SUPPLIER NUMBER: 15074112 (USE FORMAT 7 OR 9 FOR FULL TEXT)
General quote/financial information services. (Buyers Guide)
Wall Street & Technology, v11, n8, p67(10)
Annual, 1994
DOCUMENT TYPE: Buyers Guide ISSN: 1060-989X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 9531 LINE COUNT: 00831

ABSTRACT: A buyer 's guide to general quote and financial information hardware, software and services designed for traders and portfolio managers is presented. Brief product descriptions and vendor names, addresses, phone numbers and fax numbers are provided. Products are divided according to the set of securities for which information is available. General systems for all securities and all markets include products from ADP Brokerage Information Services Group, Market Vision and Reuters America Inc. Products classified as specialized systems covering limited sets of securities address the areas of asset backed securities, equities, options, futures, fixed income, foreign currency, government securities, money markets, mortgaged backed securities and mutual funds. On-line non-financial information services and on-line investment systems are also listed.

5/3,AB/87 (Item 6 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01671570 SUPPLIER NUMBER: 15074098 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Trading department support systems. (Buyers Guide)
Wall Street & Technology, v11, n8, p50(10)
Annual, 1994
DOCUMENT TYPE: Buyers Guide ISSN: 1060-989X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 10636 LINE COUNT: 00949

ABSTRACT: A buyer 's guide to hardware and software systems for supporting and facilitating stock trading is presented. Brief product descriptions and vendor names, addresses, phone numbers and fax numbers are

provided. Trading consulting packages include ADS Associates Inc's Global Trader and Plexus Group's Global Monitor. Trading hardware includes Trinitech Systems Inc's TouchPad tablet and Micrognosis Systems Inc's trader workstations. Trading software packages include products from Market Vision, Micrognosis Systems Inc, Financial Models Co and Reuters America Inc. Trading turnkey systems include Integrated Decision Systems Inc's Investment Manager II and Shaw Data Services Inc's On-Site Portfolio Management System. Turret systems include products from Comcast Sound Communications and ETRALI-Advanced Turret Systems Inc. Trading departments include ACT Computer Corp's ACT System.

5/3,AB/88 (Item 7 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01617556 SUPPLIER NUMBER: 14373730 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The Windows sources catalog. (catalog of software in five categories) (Buyers Guide)
Dennis, Kathryn
Windows Sources, v1, n9, p431(8)
Oct, 1993
DOCUMENT TYPE: Buyers Guide ISSN: 1065-9641 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 4831 LINE COUNT: 00514

5/3,AB/89 (Item 8 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01594651 SUPPLIER NUMBER: 13717289 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The Windows Sources catalog. (catalog to software packages in seven categories) (Buyers Guide)
Dennis, Kathryn
Windows Sources, v1, n4, p495(15)
May, 1993
DOCUMENT TYPE: Buyers Guide ISSN: 1065-9641 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 11017 LINE COUNT: 00951

ABSTRACT: Details are given of software packages for the Microsoft Windows operating environment in seven categories. The product areas covered are banking, finance and insurance; data base management systems; program debugging and testing software; electronic mail systems, also known as E-mail software; gateway software, for connecting Windows microcomputers to minicomputers and mainframes; spreadsheet software; and word processing packages. For each product the information given is the product name, producing company, telephone and facsimile numbers, price, system requirements, summary of function, and a reply code number.

5/3,AB/90 (Item 9 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01582856 SUPPLIER NUMBER: 13364952 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Databases. (1993 edition) (Buyers Guide)
Wall Street & Technology, v10, n5, p165(13)
Jan, 1993
DOCUMENT TYPE: Buyers Guide ISSN: 1060-989X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 12099 LINE COUNT: 01068

ABSTRACT: Databases of interest to Wall Street professionals are listed. Topics covered by computer systems, software and services are: banking data, such as Nihon Keizai Shimbun America Inc's NEEDS (Nikkei Economic Electronic Database System); company income and balance sheets, such as Disclosure Inc's Compact D/SEC; economic time series, such as Reuters

Information Services (Canada)'s Reuter Historical Data Products; EPS estimates brokerage research; funds performance statistics; insider trading information; institutional ownership; international information; mergers and acquisitions; **mortgage** backed securities data; new issue information; price data on stocks, bonds, options and futures; and miscellaneous databases. Names, addresses and telephone numbers of companies are included.

5/3,AB/91 (Item 10 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01582854 SUPPLIER NUMBER: 13364374 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Specialized financial applications . (1993 edition) (Buyers Guide)
Wall Street & Technology, v10, n5, p143(12)
Jan, 1993
DOCUMENT TYPE: Buyers Guide ISSN: 1060-989X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 14615 LINE COUNT: 01315

ABSTRACT: Specialized financial **applications** of use to Wall Street professionals are listed. Topics covered by computer systems, software and services include: asset allocation, such as Integrated Decision Systems Inc's Investment Manager II; bond swap, such as BondCalc Corp's BondCalc; cash management, such as Capital Management Sciences' CMS/2; convertible analysis, such as Spreadsheet Solutions Co's Digiterm; corporate finance, such as Stern Stewart Management Services Inc's Finanseer; fixed income analysis; foreign exchange; global custody; insurance planning; optimization systems; options analysis; program trading; real estate investment analysis; risk management; specialized spreadsheet **applications**; trust management; and miscellaneous financial **applications** . Names, addresses and telephone numbers of companies are provided.

5/3,AB/92 (Item 11 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01582852 SUPPLIER NUMBER: 13363890 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Portfolio accounting/management systems . (1993 edition) (Buyers Guide)
Wall Street & Technology, v10, n5, p94(19)
Jan, 1993
DOCUMENT TYPE: Buyers Guide ISSN: 1060-989X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 20362 LINE COUNT: 01902

ABSTRACT: Portfolio accounting and portfolio management systems of interest to Wall Street professionals are presented. Topics covered by computer systems, software packages and services are: banking back office systems, such as Wall Street Consulting Group's Money Smart; brokerage firm back office systems, such as Bridge Information Systems Inc's OrdPro; insurance companies, such as Magnus Software Corp's Securities Management System; investment advisors and money managers, such as M and I Data Services' M and I Portfolio Manager Software; multi-currency accounting, such as Computer Aided Decisions Inc's Global EPVS Portfolio Management System; mutual funds; portfolio management systems; stock exchanges; trust departments; and miscellaneous portfolio accounting. Names, addresses and telephone numbers of companies are included.

5/3,AB/93 (Item 12 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01582851 SUPPLIER NUMBER: 13357780 (USE FORMAT 7 OR 9 FOR FULL TEXT)
General quote/financial information services . (1993 edition) (Buyers Guide)
Wall Street & Technology, v10, n5, p74(13)

Jan, 1993

DOCUMENT TYPE: Buyers Guide

ISSN: 1060-989X

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 13584 LINE COUNT: 01210

ABSTRACT: General quote and financial information services of interest to Wall Street professionals are presented. Topics covered by computer systems, software packages and services include: general information on all markets, such as CompuServe Inc's Research Manager and Data Engine for Excel; asset backed securities, such as PC Quote Inc's PriceWare; equities, such as Dow Jones News Service's Portfolio Manager Trader; equities, options and futures only, such as Knight Ridder Financial/Americas' Tradecenter; fixed income securities; foreign securities; futures and options only; government securities; money markets; mortgaged backed securities; on-line non-financial information; and on-line investments, such as Asset Backed Securities Group's POOL. Names, addresses and telephone numbers of companies are included.

5/3,AB/94 (Item 13 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01582850 SUPPLIER NUMBER: 13357750 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Trading department support systems. (1993 edition) (Buyers Guide)
Wall Street & Technology, v10, n5, p53(11)
Jan, 1993
DOCUMENT TYPE: Buyers Guide ISSN: 1060-989X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 12925 LINE COUNT: 01160

ABSTRACT: Computer hardware systems, software packages and services that support and facilitate stock trading are listed. Trading consulting services listed include: IBM's Trading Consulting Service, Jordan and Jordan's Trading Support and Micrognosis' Micrognosis Solutions Resource Group. Trading hardware includes: Apple's Macintosh microcomputer and Davidge Data Systems Corp's HP/NS, HPX and DavNet file servers. Trading peripherals include Microvitec Inc's 2012/LP color monitor. Trading software includes Aspen Research Group's Aspen Graphics technical analysis system. Trading systems include Applied Artificial Intelligence Corp's Option Trading System and DEC's Trading Solution. Turret systems include Comcast Sound Communications' Hoot-N-Holler and Programmable Speaker Systems. Names, addresses and telephone numbers of companies are listed.

5/3,AB/95 (Item 14 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01390626 SUPPLIER NUMBER: 09619163 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Profiles of records management decision makers. (Baxter Healthcare Corp.'s Brian H. Carlberg, Alabama Highway Department's Lamar S. Woodham, Jr., Northwestern National Insurance Group's Debbie Hilleary, Hallsmith-Sysco Food Services' Rich Walsh, and First Nationwide Bank's Jacklyn Popiul)
Modern Office Technology, v35, n11, p25(5)
Nov, 1990
ISSN: 0746-3839 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4384 LINE COUNT: 00346

ABSTRACT: Companies need to decide which records management technology is appropriate for their situation, taking into consideration such areas as hard copy filing, file tracking software, mobile filing, computer-assisted retrieval and image-processing. The decision-making process can be risky but the rewards are tremendous for the right decision. Five records managers describe how and why they arrive at their decisions. The five are: Brian H. Carlberg, manager of materials management at Baxter Healthcare Corp's Physical Therapy Division; Lamar S. Woodham Jr, Assistant Office Engineer of the Alabama Highway Dept; Debbie Hilleary, regional operations

manager of the Northwestern National Insurance Group; Rich Walsh, controller of Hallsmith-Sysco Food Services; and Jacklyn Popiul, vice president of Information and Image Management, First Nationwide Bank .

5/3,AB/96 (Item 15 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01352519 SUPPLIER NUMBER: 08182804 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Database directory 1990. (buyers guide)
Data Based Advisor, v8, n1, pS18(77)
Jan, 1990
DOCUMENT TYPE: buyers guide ISSN: 0740-5200 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 46989 LINE COUNT: 04063

ABSTRACT: A comprehensive listing is given of database management systems, tools, add-on programs, training, vertical-market products and consultants, as well as microcomputer peripherals. Company names, addresses, phone numbers and prices are given where appropriate.

5/3,AB/97 (Item 16 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01322883 SUPPLIER NUMBER: 09522811 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Three years ago.
Computergram International, n1099, CGI01130037
Jan 13, 1989
ISSN: 0268-716X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 15822 LINE COUNT: 01257

5/3,AB/98 (Item 17 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01320540 SUPPLIER NUMBER: 07931266 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Quote vendors. (1990 Buyer 's guide issue)
Wall Street Computer Review, v7, n2, p139(7)
Nov, 1989
ISSN: 0738-4343 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 6277 LINE COUNT: 00548

ABSTRACT: A complete listing of quotation service hardware and software, including manufacturers contacts is given. Product specialties included are commodity, equity, financial on-line systems, fixed income, foreign currency, futures/options, government securities, international securities/Bond, information/business information and mutual funds.

5/3,AB/99 (Item 18 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01320539 SUPPLIER NUMBER: 07931122 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Trading systems. (1990 Buying Guide Issue) (buyers guide)
Wall Street Computer Review, v7, n2, p124(8)
Nov, 1989
DOCUMENT TYPE: buyers guide ISSN: 0738-4343 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 7423 LINE COUNT: 00642

ABSTRACT: Full product listings and manufacturer contacts are given for hardware and software suitable for stock and bond traders. Listings include fiber optics hardware, trading hardware, trading software, trading consulting services, trading peripherals, turret systems and miscellaneous

items.

5/3,AB/100 (Item 19 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01320538 SUPPLIER NUMBER: 07931076 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Software. (1990 Buyer 's Guide Issue) (buyers guide)
Wall Street Computer Review, v7, n2, p27(95)
Nov, 1989
DOCUMENT TYPE: buyers guide ISSN: 0738-4343 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 56121 LINE COUNT: 04923

ABSTRACT: Product listings are given for the following types of software: administrative operating systems, analytical, artificial intelligence/expert systems, asset allocation, asset backed securities, back-office systems and software, bond swap, bond trading, cash management, client management for brokers, communications, computer aided software engineering, corporate finance, database management, decision support and project management, equities analysis, fixed income analysis, foreign exchange, graphics, insurance, investment analysis, micro-to-mainframe links, **mortgage** backed securities pricing, mutual fund pricing, options and futures, payroll, portfolio accounting, portfolio performance evaluation, portfolio management for brokers, portfolio management for money managers, program trading, prospecting for brokers, real estate investment analysis, sales support, spreadsheets, statistical analysis, stock screening, stock transfer and clearing services, tax planning, calculation and preparation, technical analysis/charting, trust and real estate administration, utilities, windowing, word processing, and miscellaneous others.

5/3,AB/101 (Item 20 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01306024 SUPPLIER NUMBER: 07514572 (USE FORMAT 7 OR 9 FOR FULL TEXT)
MCI's ANI - changing the way we shop. (MCI Communications Corp.; advanced network integration) (company profile)
Newton, Harry
Teleconnect, v7, n8, p122(2)
August, 1989
DOCUMENT TYPE: company profile ISSN: 0740-9354 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2368 LINE COUNT: 00179

ABSTRACT: MCI Communications Corp now has the largest digital network in North America. The company has service 'smarts,' marketing skills and enthusiasm. The question is: What should the company be? Should it make telecom equipment? Should it buy one or more regional Bell operating companies? Should it operate a value-added long-distance network? MCI is interested in synergisms between what it does (carry information) and 'media' - films, TV, broadcasting and books. Manufacturing is not realistic because MCI is already big enough to influence leading manufacturers to design for it. Buying Bell companies is out because MCI does not want to draw regulatory fire. Whatever MCI eventually does, two forces are especially significant: enormously improving price performance; and general-purpose computing power (intelligence) layered onto the company's networks.

5/3,AB/102 (Item 21 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01207888 SUPPLIER NUMBER: 06167870 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Lotus-compatible software products. (Listings)

Koerner, Katherine
Lotus, v3, n12, p143(19)

Dec, 1987

ISSN: 8756-7334 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 21738 LINE COUNT: 01817

5/3,AB/103 (Item 22 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01207656 SUPPLIER NUMBER: 06168862 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Software: Lotus-compatible products.
Koerner, Katherine
Lotus, v3, n5, p138(6)
May, 1987
ISSN: 8756-7334 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 4343 LINE COUNT: 00369

5/3,AB/104 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

0435324
Keeping customers happy, regulators at bay: Over two-dozen speakers at a
Power magazine specialty conference explain what performance means to
the future of the IPP/cogeneration business and how excellence is being
achieved, and technical challenges overcome, at individual plants
POWER October, 1992; Pg 61; Vol. 136, No. 10
Journal Code: POW ISSN: 0032-5929
Section Heading: SPECIAL SECTION: Independent power/cogeneration
Word Count: 6,077 *Full text available in Formats 5, 7 and 9*

BYLINE:
Jason Makansi, Executive Editor

5/3,AB/105 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03621125 Supplier Number: 47496948
AUTO-GRAPHICS TO OFFER 'FACTS-ON-FILE NEWS DIGEST' TO LIBRARY CUSTOMERS
Business Publisher, v11, n22, pN/A
June 30, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2060

5/3,AB/106 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03586096 Supplier Number: 47423898
American Companies in Japan: SOFTWARE AND INFORMATION SERVICES
Japan-U.S. Business Report, v1997, n332, pN/A
May 31, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 5124

5/3,AB/107 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03307986 Supplier Number: 46794579

Third Quarter index
CFO Alert, v9, n391, pN/A
Oct 14, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1416

5/3,AB/108 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02239187 Supplier Number: 44272250
COUNTRY PROFILE Long-Term Prospects in Guatemala
Latin American Telecom Report, v2, n12, pN/A
Dec 1, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2157

5/3,AB/109 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05315793 Supplier Number: 48090910
Rolling Into Internet Commerce
Demery, Paul
Credit Card Management, p88
Nov, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3233

5/3,AB/110 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

03941912 Supplier Number: 45702616
Structurals FACE NUMBER OF COIN-TOSSES
Metal Center News, p52
August, 1995
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2521

5/3,AB/111 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

03618854 Supplier Number: 45097980
What's Hot ... What's Not
Investment Dealers' Digest, p10
Oct 31, 1994
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 4716

5/3,AB/112 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

02988296 Supplier Number: 44052239
INVESTMENT: CHINA FEVER GRIPS COMPANIES: Asian investment leads the way
Chemical Week, pS12
August 25, 1993

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3530

5/3,AB/113 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

02988295 Supplier Number: 44052238
INVESTMENT: CHINA FEVER GRIPS COMPANIES
Chemical Week, pS12
August 25, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3514

5/3,AB/114 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2002 The Gale Group. All rts. reserv.

11589438 SUPPLIER NUMBER: 55852265 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The other Lion King.
House, Richard
Institutional Investor International Edition, 22, 12, 84
Dec, 1997
ISSN: 0192-5660 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 6432 LINE COUNT: 00509

5/3,AB/115 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2002 The Gale Group. All rts. reserv.

11589362 SUPPLIER NUMBER: 55852173 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial Sector Reforms.
LatinFinance, 1S39
Sept, 1997
ISSN: 1048-535X LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 12151 LINE COUNT: 01019

5/3,AB/116 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2002 The Gale Group. All rts. reserv.

10169555 SUPPLIER NUMBER: 20341539 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The coming battle for customer information.
Hagel, John, III; Rayport, Jeffrey F.
McKinsey Quarterly, n3, p64(13)
Summer, 1997
ISSN: 0047-5394 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 5483 LINE COUNT: 00446

ABSTRACT: Different companies gather information about their customers to cater to their needs, to enhance customer service and satisfaction, and to determine possible opportunities in introducing new products and services. Some customers are willing to give the needed information about them but with a corresponding amount in exchange for it. In this sense, the companies that can gather customer information without spending too much for it, use the information in improving products and services, and build customers' trust are likely to benefit from the current trend.

5/3,AB/117 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2002 The Gale Group. All rts. reserv.

09992120 SUPPLIER NUMBER: 20189514 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Money changes everything.
O'Brien, Katherine
American Printer, v220, n2, p22(3)
Nov, 1997
ISSN: 0744-6616 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2176 LINE COUNT: 00169

ABSTRACT: Printing firms need to operate with the proper management of working capital, equipment financing and expansion funds. Otherwise, a company may not meet the demands accompanying the industry. Most printing enterprises engage in consolidation processes to grow and develop better capital equipment, technology and form associations with other companies.

5/3,AB/118 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09848444 SUPPLIER NUMBER: 19953402 (USE FORMAT 7 OR 9 FOR FULL TEXT)
NeighborWorks is working. (Neighborhood Reinvestment Corp.'s network of organizations) (Cover Report: Affordable Housing/ Fair Lending)
Gottschall, Bruce; Justa, Francine
Mortgage Banking, v57, n12, p38(12)
Sep, 1997
ISSN: 0730-0212 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 5439 LINE COUNT: 00527

5/3,AB/119 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09761145 SUPPLIER NUMBER: 19798823 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The 400: the average net worth of the Forbes Four Hundred is \$1.6 billion. (Forbes 400)
Forbes, v160, n8, p181(69)
Oct 13, 1997
ISSN: 0015-6914 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 27071 LINE COUNT: 02295

ABSTRACT: Brief profiles of those individuals making the Forbes 400 list during 1997 are presented. Details included are the source of their fortune, family status and corporations. Some of list members are grouped by categories such as inherited wealth.

5/3,AB/120 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09725816 SUPPLIER NUMBER: 19719397 (USE FORMAT 7 OR 9 FOR FULL TEXT)
An analysis of Resolution Trust Corporation transactions: auction market process and pricing.
Nanda, Sudhir; Owers, James E.; Rogers, Ronald C.
Real Estate Economics, v25, n2, p271(24)
Summer, 1997
ISSN: 1080-8620 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7241 LINE COUNT: 00632

ABSTRACT: The Resolution Trust Corp. conducts a variety of operations related to auction market processes and pricing. These include the investigation of the pricing of transactions that it undertakes and the guidelines that it uses to settle Savings and Loans. issues. An evaluation of a sample of publicly traded acquirers with the RTC in 1989 and 1990 would show little evidence of underpricing or positive normal returns.

5/3,AB/121 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09701403 SUPPLIER NUMBER: 19714421 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Eaton's and the vultures: a cautionary tale. (Eaton's of Canada Ltd.)
Thompson, Donald N.
Business Quarterly, v61, n4, p30(10)
Summer, 1997
ISSN: 0007-6996 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 5008 LINE COUNT: 00387

ABSTRACT: The insolvency of the Eaton's retail chain marks the end of an era in Canada, where Eaton's had "transcended the role of merchants." Don Thompson looks what led to the insolvency and suggests that this is not the end of it for Canadian retailers. (Reprinted by permission of the publisher.)

5/3,AB/122 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09466585 SUPPLIER NUMBER: 19382141 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Deals of the year. (landmark financial deals in Latin America) (includes related article on other models of skillful management in the region)
LatinFinance, n84, p29(13)
Jan-Feb, 1997
ISSN: 1048-535X LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 10140 LINE COUNT: 00802

ABSTRACT: The 'LatinFinance' magazine's Deal of the Year review cites significant capital deals that were made in 1996. These deals were cited for their significant impact on the market and their innovative character. Some of these deals include Mexico's \$6 billion floating rate note, Enersis' \$800 million Yankee bond, Televisa's \$700 million Eurobond and YPF's 300 billion lire issue.

5/3,AB/123 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09328956 SUPPLIER NUMBER: 19073439 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Forecasting the discounts of market prices from appraised values for real estate limited partnerships.
Barber, Brad M.
Real Estate Economics, v24, n4, p471(21)
Winter, 1996
ISSN: 1080-8620 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7063 LINE COUNT: 00587

ABSTRACT: The appraisal industry often finds it difficult to estimate an appropriate discount for the value of real estate limited partnerships (RELPs) since these are sometimes traded at substantial discounts to their appraised value. An analysis of 112 RELPs shows that these trade at a 45% discount from their appraised values. An examination of the RELP discounts further reveal that discounts of market prices from appraised values are lower for partnerships with high current yields, high debt levels and narrow trading ranges for their market prices.

5/3,AB/124 (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09283917 SUPPLIER NUMBER: 19137424 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The management of success from A to Z. (management strategies of winning companies) (Canada's 50 Best Managed Private Companies) (Company Profile)

McQueen, Rod
Financial Post, p16(16)

Dec 14, 1996

DOCUMENT TYPE: Company Profile ISSN: 0015-2021 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 17462 LINE COUNT: 01338

5/3,AB/125 (Item 12 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09158809 SUPPLIER NUMBER: 17004289 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Can planning help in time of crisis? Planners' responses to Israel's recent
wave of mass immigration.

Alterman, Rachelle

Journal of the American Planning Association, v61, n2, p156(22)

Spring, 1995

ISSN: 0194-4363 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 18051 LINE COUNT: 01498

ABSTRACT: This paper looks at the national crisis of mass immigration to Israel between 1990 and 1992 as a large-scale laboratory for studying the responses of planners and decisionmakers to crises. Several planning theorists have expressed doubt that there are recognized planning approaches for handling crises, or that planning can be of much help. Can planning guide decisions when uncertainty and turbulence are of such magnitude, or are crises accompanied by "planning failure"? Or may the planning function, perhaps, be strengthened? Do crises show decision modes or trajectories different from noncrisis situations? And what roles do planners play? How do they face situations of heightened ethical conflict? This paper analyzes the modes of response of decisionmakers and planners in crisis, following its various phases, and then draws lessons that can enhance our understanding of planning practice in varied contexts and types of problems. (Reprinted by permission of the publisher.)

AUTHOR ABSTRACT: This paper looks at the national crisis of mass immigration to Israel between 1990 and 1992 as a large-scale laboratory for studying the responses of planners and decisionmakers to crises. Several planning theorists have expressed doubt that there are recognized planning approaches for handling crises, or that planning can be of much help. Can planning guide decisions when uncertainty and turbulence are of such magnitude, or are crises accompanied by "planning failure"? Or may the planning function, perhaps, be strengthened? Do crises show decision modes or trajectories different from noncrisis situations? And what roles do planners play? How do they face situations of heightened ethical conflict? This paper analyzes the modes of response of decisionmakers and planners in crisis, following its various phases, and then draws lessons that can enhance our understanding of planning practice in varied contexts and types of problems.

5/3,AB/126 (Item 13 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09138048 SUPPLIER NUMBER: 18912757 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The business of Internet lending.
Thinakal, Sadu
Mortgage Banking, v57, n1, p131(4)
Oct, 1996
ISSN: 0730-0212 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3047 LINE COUNT: 00258

5/3,AB/127 (Item 14 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09115632 SUPPLIER NUMBER: 18888388 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Creating virtual values. (challenges of emerging networked economy)

Gill, Peter

Canadian Business Review, v23, n3, p15(3)

Autumn, 1996

ISSN: 0317-4026 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2158 LINE COUNT: 00183

ABSTRACT: Advances in information technology have given rise to a new market environment referred to as the 'networked economy.' In this setting, consumers are finally able to access products and services from the comforts of their home or offices with the help of technological advances such as telephone banking service, pay-per-view services and electronic mail. In a networked economy, information technologies not only simplify complicated transaction processes to make them less time-consuming and less stressful, they also allow customers to read previously unavailable information and to customize their choices according to their desires. Moreover, they 'broker' products and services, thereby cutting overhead expenses and reducing prices. Companies should recognize and take advantage of the opportunities presented by the so-called networked economy.

5/3,AB/128 (Item 15 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

09082710 SUPPLIER NUMBER: 18808150 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Trade promotion. (includes related articles) (Special Edition: National Export Strategy)

Business America, v117, n9, p30(32)

Sep, 1996

ISSN: 0190-6275 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 12545 LINE COUNT: 01074

ABSTRACT: The US' FY 1996 budget for trade promotion is 17% less than it was in 1995. The agencies belonging to the Trade Promotion Coordinating Committee must therefore closely examine how federal export-promotion resources are allocated and find ways of using those resources more effectively. An overview of the federal government's efforts to promote exports of US goods is presented.

5/3,AB/129 (Item 16 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

08947791 SUPPLIER NUMBER: 18653890 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Fannie Mae's reverse mortgage program gets off the ground, slowly. (Federal National Mortgage Association)

Talley, Karen

American Banker, v161, n143, p16(1)

July 29, 1996

ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 25997 LINE COUNT: 02065

ABSTRACT: The Federal National Mortgage Association (Fannie Mae) reverse mortgage program has closed only 35 mortgages worth \$5.5 million in its first six months. The Fannie Mae Home Keeper program had been projected to make \$1 billion in loans during its first 12 months. This goal has now been changed to 18 months. Both Fannie Mae and its associated lenders believe that interest in the product will grow exponentially, and will make up for the service's slow start.

5/3,AB/130 (Item 17 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

08928641 SUPPLIER NUMBER: 18543087 (USE FORMAT 7 OR 9 FOR FULL TEXT)

1996 LI CEO yearbook. (Long Island)

LI Business News, n9, pS1(30)

Feb 26, 1996

ISSN: 0894-4806 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 24971 LINE COUNT: 01950

ABSTRACT: Forty-five CEOs of companies and organizations in Nassau and Suffolk counties are profiled. These men and women's remarkable achievements have made both counties forces to reckon with in the national and international commerce and industry. The CEOs include Anson Environmental's Dean Anson, LI Assn. Health Alliance's Fred Barba, Dayton T. Brown of Dayton T. Brown Inc., Advancement for Commerce and Industry's Margaret Buzzell and Joseph Caltagirone of Chemical Bank.

5/3,AB/131 (Item 18 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08827907 SUPPLIER NUMBER: 18482505 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Reengineering marketing.
Thomas, Claude A.; Dunn, Dan T., Jr.
Review of Business, v17, n3, p41(8)
Spring, 1996
ISSN: 0034-6454 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 6523 LINE COUNT: 00545

ABSTRACT: Reengineering is a new management concept that involves fundamental reinvention of business processes to achieve dramatic improvements in performance. It entails investment on new technologies in the areas of management, marketing, sales and customer relations to enable companies serve their clients more efficiently and effectively, and to achieve the highest level of customer satisfaction.

5/3,AB/132 (Item 19 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08752573 SUPPLIER NUMBER: 18323097 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Newcomers to nonconforming. (mortgage banking) (Cover Report: Secondary Market)
Glass, Rick
Mortgage Banking, v56, n7, p61(5)
April, 1996
ISSN: 0730-0212 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2957 LINE COUNT: 00254

5/3,AB/133 (Item 20 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08685119 SUPPLIER NUMBER: 17021478 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Investment group, free-standing company or multinational? Brazilian warrant: 1909-52.
Greenhill, Robert G.
Business History, v37, n1, p86(26)
Jan, 1995
ISSN: 0007-6791 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 11279 LINE COUNT: 00907

5/3,AB/134 (Item 21 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08467314 SUPPLIER NUMBER: 17905407 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Offsets in Chinese government procurement: the partially open door.
Dodds, Robert F., Jr.

Law and Policy in International Business, 26, n4, 1119-1145
Summer, 1995
ISSN: 0023-9208 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 11146 LINE COUNT: 00937

ABSTRACT: China would benefit from signing the 1994 GATT Agreement on Government Procurement, although this would force China to end procurement offset policies and open trade doors. China's economic growth in the 1990s has led to massive infrastructure development and government spending. China's procurement policies require foreign companies to offset their bids with commitments to use local content or purchase Chinese products. However, the GATT will restrict this practice and open up procurement to outside bids .

5/3,AB/135 (Item 22 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08436204 SUPPLIER NUMBER: 17874873 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Secrets of management success from A to Z. (Canada's 50 Best Managed Private Companies) (Company Profile)
McQueen, Rod
Financial Post , Sat ed, col 9, p13
Dec 16, 1995
DOCUMENT TYPE: Company Profile ISSN: 0015-2021 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 19112 LINE COUNT: 01487

5/3,AB/136 (Item 23 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08399876 SUPPLIER NUMBER: 16380392 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Computerized loan origination systems: an industry case study of the electronic markets hypothesis.
Hess, Christopher M.; Kemerer, Chris F.
MIS Quarterly, v18, n3, p251(25)
Sep, 1994
ISSN: 0276-7783 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 14834 LINE COUNT: 01228

ABSTRACT: A research study looks into the advent of electronic market coordination in the home **mortgage** industry with particular attention to Computerized **Loan** Origination systems (CLO). Case studies of five CLOs show a range of system functionalities. An analysis of Electronic Markets Hypothesis forecasts as tested against the empirical results of the five case studies shows that financial intermediaries were threatened by the introduction of CLOs.

5/3,AB/137 (Item 24 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08223982 SUPPLIER NUMBER: 17600041 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Stocktaking: implementing the National Export Strategy. (includes related articles)
Business America, v116, n10, p28(38)
Oct, 1995
ISSN: 0190-6275 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 14078 LINE COUNT: 01215

ABSTRACT: Successful implementation of the National Export Strategy, which will help US export growth and reduce the trade deficit, will be dependent on the coordinated efforts of companies and government agencies. Government institutions, for example, could seek liberalization of export controls, establish anti-bribery initiatives and improve the export licensing

process. Export strategies in emerging, non-traditional and traditional markets as well as descriptions of some of the promising technological exports are also given.

5/3,AB/138 (Item 25 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08190138 SUPPLIER NUMBER: 17521793 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Billionaires. (Part 2: last 200 names) (Forbes 400 Issue)
Forbes, v156, n9, p221(36)
Oct 16, 1995
ISSN: 0015-6914 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 28315 LINE COUNT: 03912

ABSTRACT: The second half of the Forbes 400 wealthiest people in the US is listed. The source of their income and personal information is included. Talk show host Oprah Winfrey and money manager Leon Levy are at the bottom of the list, each with an estimated \$340 million in net worth.

5/3,AB/139 (Item 26 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08190137 SUPPLIER NUMBER: 17521791 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Billionaires. (Part 1: first 200 names) (Forbes 400 Issue)
Forbes, v156, n9, p108(61)
Oct 16, 1995
ISSN: 0015-6914 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 19077 LINE COUNT: 02741

ABSTRACT: The first half of the Forbes 400 names are listed in order of greatest wealth to lesser wealth. Microsoft cofounder Bill Gates tops the list, with an estimated net value of almost \$15 billion. Personal information and the sources of wealth are listed for each entry.

5/3,AB/140 (Item 27 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08179702 SUPPLIER NUMBER: 17461837 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Turkey: a study in contrasts. (Profiles of the Big Emerging Markets)
Business America, v116, n9, p15(7)
Sep, 1995
ISSN: 0190-6275 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4345 LINE COUNT: 00367

ABSTRACT: The economy of Turkey contains many contrasts, but the country is strategically positioned to be a trade and transportation center linking Europe with Middle Eastern and former soviet countries. Turkey's gross domestic product is \$131 billion. The services industries account for 60% of GDP; industry for 25%, and agriculture for 15%. US exports to Turkey totaled \$3.4 billion in 1993.

5/3,AB/141 (Item 28 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07993246 SUPPLIER NUMBER: 16783613 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Some bare facts about service bureaus. (Cover Report: Technology) (Cover Story)
Schneider, Howard
Mortgage Banking, v55, n6, p20(8)
March, 1995
DOCUMENT TYPE: Cover Story ISSN: 0730-0212 LANGUAGE: English

RECORD TYPE: Fulltext
WORD COUNT: 3650 LINE COUNT: 00306

5/3,AB/142 (Item 29 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07911742 SUPPLIER NUMBER: 16954623 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Structured financing techniques. (Committee on Bankruptcy and Corporate
Reorganization of the Association of the Bar of the City of New York)
Business Lawyer, 50, n2, 527-606
Feb, 1995
ISSN: 0007-6899 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 30512 LINE COUNT: 02443

ABSTRACT: Structured financing techniques offer a valuable method of financing for entities involved in bankruptcy. Despite criticisms, the complexity of the structure does not preclude the viability of this form of financing. The basic principle is that certain assets can be structurally segregated from the credit risk of the owning entity. A special purpose vehicle that is bankruptcy remote is created to acquire the assets and issue asset-backed securities. Asset securitization originated with the creation of **mortgage** -backed securities in 1970.

5/3,AB/143 (Item 30 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07862811 SUPPLIER NUMBER: 16787699 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The year of the client. (1994 ranking of derivatives dealers) (includes
related article) (Derivatives)
Muehring, Kevin
Institutional Investor, v29, n3, p31(6)
March, 1995
ISSN: 0020-3580 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3671 LINE COUNT: 00307

ABSTRACT: Nineteen ninety-four was a significant year for the derivatives community. That year, derivatives came under heavy criticism following a string of derivatives debacles that resulted in the loss of huge amounts of money for several companies, including high- **profile** soap and greeting card makers. The year was also a turning point for the derivatives business because it saw the introduction of formal policy and procedure guidelines in the end-user community. In addition, 1994 was when regulators decided to implement the retail markets' 'customer suitability' standards to the wholesale derivatives market. The **changes** in the business are compelling derivatives dealers to focus on the issues of transparency, relationships and customer-driven deals. Companies that have become more customer-focused topped Institutional Investor magazine's 1994 end-user ranking of derivatives dealers. They include JP Morgan, Deutsche Bank, Swiss Bank Corp., and Goldman Sachs and Co.

5/3,AB/144 (Item 31 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07711757 SUPPLIER NUMBER: 16662388 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A new weapon in default servicing. (going after delinquent home mortgage
borrowers) (Cover Report: Servicing)
Melchiorre, Camillo T.
Mortgage Banking, v55, n5, p26(7)
Feb, 1995
ISSN: 0730-0212 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 4383 LINE COUNT: 00354

5/3,AB/145 (Item 32 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07663628 SUPPLIER NUMBER: 16113979 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Forecast '95. (chemical industry overview) (Cover Story)
Chemical Week, v156, n1, p34(16)
Jan 4, 1995
DOCUMENT TYPE: Cover Story ISSN: 0009-272X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 13456 LINE COUNT: 01089

ABSTRACT: A preview of the chemical industry in 1995 is provided. Topics include the US economy, US regulations affecting chemical makers, profiles of industry segments, transportation and distribution, employee relations and industry analyses by world region.

5/3,AB/146 (Item 33 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07622296 SUPPLIER NUMBER: 16427601 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Enforceability of over-the-counter financial derivatives.
Lynn, David M.
Business Lawyer, 50, n1, 291-337
Nov, 1994
ISSN: 0007-6899 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 24775 LINE COUNT: 02072

ABSTRACT: Legal risks occur with financial derivative agreements enforcement in over-the-counter markets. Problem areas exist for fraud statutes, writing requirements, legality, suitability, capacity, insolvency, bankruptcy and early termination. Gaps also exist in the coverage of recent federal law, including bankruptcy amendments. Efforts to reduce these risks by legislation, regulation and private effort should continue, as the report of the Group of Thirty recommends.

5/3,AB/147 (Item 34 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07621396 SUPPLIER NUMBER: 16055747 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Substituting direct government lending for guaranteed student loans : how budget rules distorted economic decisionmaking.
Zimmerman, Dennis; Miles, Barbara
National Tax Journal, 47, n4, 773-787
Dec, 1994
ISSN: 0028-0283 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 8150 LINE COUNT: 00665

AUTHOR ABSTRACT: Congress substituted direct federal loans for federal guarantee of private loans for postsecondary education. Budget savings from direct lending were overestimated because (1) credit risks that would be absorbed by the federal government were ignored, (2) budget scorekeeping rules pushed recognition of some administrative costs beyond the five-year budget window, and (3) potential increases in administrative costs and government borrowing costs were ignored. Real savings might have been achieved by (1) reducing returns paid to private lenders in the current program and (2) reducing loan volume by targeting loan recipients in a manner to reduce default costs. Budget scorekeeping rules and the absence of economic analysis enabled policymakers to avoid the political pain of welfare-enhancing restructuring of the current guarantee program.

5/3,AB/148 (Item 35 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07556651 SUPPLIER NUMBER: 16369538 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Automating lending.

Nixon, Brian; Stahl, David

Savings & Community Banker, v3, n10, p48(4)

Oct, 1994

ISSN: 1067-1757 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2710 LINE COUNT: 00221

ABSTRACT: Automated loan underwriting is predicted to be the wave of the future, offering faster, more efficient loan processing and improved customer service. Several institutions are using laptop technology and mobile mortgage origination software, while up to 40% of institutions that originate loans are on the lookout for new systems that will either improve current loan origination performance or offer new capabilities.

5/3,AB/149 (Item 36 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

07517745 SUPPLIER NUMBER: 16059275 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Indiana's Entrepreneurs of the Year.

Murphy, N. Scott

Indiana Business Magazine, v38, n9, p8(13)

Sept, 1994

ISSN: 0273-7930 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 6849 LINE COUNT: 00523

5/3,AB/150 (Item 37 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

07484130 SUPPLIER NUMBER: 15577326 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The complete guide to trading up your home. (tips on bidding , structure evaluation and using mortgage brokers; includes information on using real estate brokers)

Kennedy, Shawn

Black Enterprise, v24, n12, p80(5)

July, 1994

ISSN: 0006-4165 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2935 LINE COUNT: 00210

ABSTRACT: The complexities of financing a home purchase in the 1990s make it advisable to plan economic logistics before involving a real estate agent. Mortgage brokers help buyers find the best mortgage deal. Qualified inspectors can assess structural damage, an important part of making a realistic offer.

5/3,AB/151 (Item 38 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

07315593 SUPPLIER NUMBER: 15857847 (USE FORMAT 7 OR 9 FOR FULL TEXT)

New appraisals of old problems: reflections on the Delaware appraisal proceeding.

Calio, Joseph Evan

American Business Law Journal, 32, n1, 1-68

May, 1994

ISSN: 0002-7766 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 37752 LINE COUNT: 03031

ABSTRACT: Delaware appraisal proceedings, which dictate the value of a company's shares for the purposes of a corporate merger, need to be revised and simplified. Minority shareholders are often forced to sell back their stock during mergers, and majority shareholders usually dictate the value of such stock. The Delaware Supreme Court in Weinberger v. UOP, Inc

liberalized appraisal proceedings to allow minority holders greater influence over stock values. However, complicated court disputes between majority and minority shareholders have been the result. Courts should direct both parties to value stock according to the same criteria.

5/3,AB/152 (Item 39 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07304700 SUPPLIER NUMBER: 16124514 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The amazing Towers Financial affair. (financial fraud perpetuated by Steven Hoffenberg) (includes related article) (Profile) (Company Profile)
Rosenberg, Hilary
Institutional Investor, v28, n6, p126(11)
June, 1994
DOCUMENT TYPE: Company Profile ISSN: 0020-3580 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 9387 LINE COUNT: 00727

ABSTRACT: Flamboyant financier Steven Hoffenberg is facing charges of massive financial fraud. Hoffenberg, the founder of the now-bankrupt Towers Financial Corp., is accused of deliberately misreporting Towers' financial position from the years 1988 to 1993. According to the financing firm's bankruptcy trustee, Towers actually ran up a staggering \$400 million in losses over that eight year period, when the firm had claimed it had steadily increasing profits. Worse, Hoffenberg is alleged to have used these fraudulent financial reports to raise another \$480 million in notes and bonds over the years, which was apparently used to pay off earlier investors who had been promised unrealistically high rates on Towers' notes and bonds. That Hoffenberg was able to get away with his large-scale Ponzi scheme is reflective as much of his skill in deception as to the negligence of outside auditors. Hoffenberg has pleaded not guilty to the charges filed against him by the authorities.

5/3,AB/153 (Item 40 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07291522 SUPPLIER NUMBER: 15405552 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Tax issues arising from privatization in the formerly socialist countries.
(Special Section: Privatization)
Kodrzycki, Yolanda K.; Zolt, Eric M.
Law and Policy in International Business, 25, n2, 609-637
Wntr, 1994
ISSN: 0023-9208 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 13417 LINE COUNT: 01103

ABSTRACT: Adoption of the same taxation methods for privatizing Eastern European industries that have been used in Western economies would fail to consider the challenges of mass privatization and the implementation of a new tax scheme. The formerly socialist economies relied heavily on the revenues earned by state-run businesses, but taxation of privatized businesses should not be so substantial that the fledgling ventures are crushed by the tax burden. Eastern European economies should use distinct tax measures such as dividends taxes and preferential capital gains rates.

5/3,AB/154 (Item 41 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07284805 SUPPLIER NUMBER: 15440065 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Federal incentives and the growth of local planning, 1941-1948.
Hanchett, Thomas W.
Journal of the American Planning Association, v60, n2, p197(12)
Spring, 1994
ISSN: 0194-4363 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 8651 LINE COUNT: 00697

ABSTRACT: During the early and mid-1940s, America experienced a dramatic upsurge in urban planning. In dozens of major cities, planning departments that had limped along since the 1920s were reorganized and greatly expanded. In many smaller communities, governments created professionally staffed agencies for the first time. Much impetus for this sudden growth came from Washington. An array of federal programs - from Lanham Act public works grants to FHA/VA **mortgage** regulations - provided incentives to planning. By winning the support of local economic leaders, the incentives helped establish planning as a municipal priority and shaped the sort of work the profession would do. (Reprinted by permission of the publisher.)

5/3,AB/155 (Item 42 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07170622 SUPPLIER NUMBER: 14698398 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Information services. (Industry Overview)
Inoussa, Mary C.; Atkins, Robert G.
U.S. Industrial Outlook, p25-1(8)
Annual, 1994
DOCUMENT TYPE: Industry Overview ISSN: 0083-1344 LANGUAGE:
ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 6016 LINE COUNT: 00520

AUTHOR ABSTRACT: U.S. information services will continue to be among the fastest growing sectors of the economy as government and industry depend on them for increasing productivity and efficiency, and in developing innovative solutions to problems. Total revenues for the information services covered in this chapter are expected to climb more than 12 percent in 1994 to \$135.9 billion. Electronic information services will grow 15 percent to \$15.6 billion, data processing and network services more than 15 percent to \$53.6 billion, and computer professional services (consulting and training, systems integration, and custom programming) more than 9 percent to \$66.6 billion. All figures are presented in current dollars, i.e. unadjusted for inflation.

5/3,AB/156 (Item 43 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07170618 SUPPLIER NUMBER: 14698388 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Aerospace. (Industry Overview)
Green, Ronald; Mowry, Clayton
U.S. Industrial Outlook, p20-1(15)
Annual, 1994
DOCUMENT TYPE: Industry Overview ISSN: 0083-1344 LANGUAGE:
ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 10495 LINE COUNT: 00863

AUTHOR ABSTRACT: Continued defense cuts, a weak global economy, and increased international competition will cause industry shipments to drop 11 percent in real terms to \$92.3 billion in 1994. Aerospace exports are forecast to decline 15 percent to \$34 billion and imports will fall 3 percent to \$11 billion. Aerospace companies will continue to severely reduce their employment levels.

5/3,AB/157 (Item 44 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07170615 SUPPLIER NUMBER: 14698380 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Production machinery. (Industry Overview)
McDonald, Edward; Wiening, Mary R.; Abrahams, Edward D.; Holroyd, William; Shaw, Eugene

U.S. Industrial Outlook, p17-1(17)

Annual, 1994

DOCUMENT TYPE: Industry Overview ISSN: 0083-1344

LANGUAGE:

ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 13791 LINE COUNT: 01166

AUTHOR ABSTRACT: Shipments of production machinery will grow at moderate single-digit rates in 1994, continuing the turnaround that began in 1993. The largest sector, air conditioning, refrigeration, and heating equipment (SIC 3585), should increase 5 percent in real terms, to \$18 billion in current dollars, as retrofit and replacement activity remains intense in preparation for the 1995 phaseout of chlorofluorocarbons (CFCs). Sector increases should appear across the board, however: Packaging, up 4 percent in constant dollars; printing trades machinery (SIC 3555), 2 percent; construction machinery (SIC 3531) and paper industries machinery (SIC 3554), 4 percent; mining machinery (SIC 3532), food products (SIC 3556), petroleum (SIC 3533), and textile (SIC 3552), 3 percent; and farm equipment (SIC 3523), up 2 percent.

5/3,AB/158 (Item 45 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

06810444 SUPPLIER NUMBER: 15179633 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Recent empirical evidence on mergers and acquisitions. (Symposium on New 1992 Merger Guidelines)

Pautler, Paul A.; O'Quinn, Robert P.

Antitrust Bulletin, 38, n4, 741-797

Winter, 1993

ISSN: 0003-603X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 14600 LINE COUNT: 01238

ABSTRACT: The economic effects of mergers can be analyzed best through econometric analysis of post-merger output and price **changes**, through study of particular forms of reorganization and through qualitative studies of particular industries. Such analysis is important to the efforts of antitrust enforcement agencies to assess the effects on competition of corporate **changes**. Analysis of stock market welfare effects and examination of accounting data have proved less valuable in assessing the effects of corporate consolidation.

5/3,AB/159 (Item 46 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

06809707 SUPPLIER NUMBER: 15003682 (USE FORMAT 7 OR 9 FOR FULL TEXT)

A tale of two instruments: insider trading in non-equity securities.

Pitt, Harvey L.; Groskaufmanis, Karl A.

Business Lawyer, 49, n1, 187-258

Nov, 1993

ISSN: 0007-6899 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 38321 LINE COUNT: 03088

ABSTRACT: The SEC is attempting to apply the same insider trading rules to the bond market that it did to the equity market. However, the logic behind a prohibition of insider trading in the equity market does not apply to other, non-equity securities. The fiduciary duty of traders in the equity market is designed to protect others in the market. Bond issuers have no such duty either to traders or investors. A relatively small but growing number of cases has gone to court despite the apparent lack of connection between the two markets. Courts are likely to continue reviewing such cases.

5/3,AB/160 (Item 47 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

06803210 SUPPLIER NUMBER: 15154860 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Learning from the RTC. (Resolution Trust Corp.) (includes related article)
(Cover Story)
Marshall, Jeffrey
United States Banker, v103, n9, p28(7)
Sept, 1993
DOCUMENT TYPE: Cover Story ISSN: 0148-8848 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 6246 LINE COUNT: 00480

ABSTRACT: The Resolution Trust Corp (RTC) has been set for termination in 1996. The state agency has finished pending resolutions and will issue a final refunding bill for Congress for Sep 1993. On Sep 30, RTC is expected to put on conservatorship any failed thrifts determined by industry regulators but will still promote resolutions in current terms. Analysts believe that the resolution process will end in 1995.

5/3,AB/161 (Item 48 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06728416 SUPPLIER NUMBER: 14401361 (USE FORMAT 7 OR 9 FOR FULL TEXT)
CD-ROM: a review of the 1992 literature. (CD-ROM Librarian) (includes
bibliography) (Industry Overview)
Adkins, Susan L.
Computers in Libraries, v13, n8, p20(28)
Sept, 1993
DOCUMENT TYPE: Industry Overview ISSN: 1041-7915 LANGUAGE:
ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 23902 LINE COUNT: 01955

ABSTRACT: An overview of the CD-ROM industry and its relationship with libraries is described based on the review of hundreds of articles published on the topic in 1992. The CD-ROM industry is healthy and growing, with libraries as primary consumers. CD-ROM prices are a problem for libraries, but these prices have not increased faster than inflation. There have been many mergers in the industry, and the technology is spreading internationally. Libraries need to address issues of selection, budgeting and collection development. Other issues discussed include government CD-ROMs, networking, licenses, standards and new formats.

5/3,AB/162 (Item 49 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06713054 SUPPLIER NUMBER: 14411571 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Multifamily offers unique opportunities to investors looking for solid
returns. (multifamily housing) (includes related articles)
Bergsman, Steve
National Real Estate Investor, v35, n7, p48(16)
July, 1993
ISSN: 0027-9994 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 9247 LINE COUNT: 00722

ABSTRACT: Multifamily housing is becoming increasingly popular among realtors and lessors. Analysts attribute the current popularity of apartments to the short nature of their lease structure, the large number of individual leases per apartment and the fact that the lessors are households and not business enterprises. In addition, multifamily housing provides less risk and higher liquidity.

5/3,AB/163 (Item 50 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06520327 SUPPLIER NUMBER: 14123469 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Appraisal considerations in distressed markets.
Benson, Alfred M.
Appraisal Journal, v61, n2, p206(21)
April, 1993
ISSN: 0003-7087 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 12469 LINE COUNT: 01078

ABSTRACT: The collapse of real estate markets in the "oil patch states" was the harbinger of the current severe distress occurring in real estate markets across the United States. Appraising real property distressed conditions involves emphasis on somewhat different factors than those used during more active markets. Some practical considerations pertinent to appraisal under distressed conditions are discussed in this article, with a focus on investment properties. (Reprinted by permission of the publisher.)

5/3,AB/164 (Item 51 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06518486 SUPPLIER NUMBER: 14561091 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Transforming public organizations with strategic management and strategic leadership. (Special Issue: Yearly Review of Management)
Nutt, Paul C.; Backoff, Robert W.
Journal of Management, v19, n2, p299(49)
Summer, 1993
ISSN: 0149-2063 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 19999 LINE COUNT: 01652

ABSTRACT: Strategic management and strategic leadership theories are examined in order to make recommendations for the improvement of public sector organizations. The review yields 30 propositions which take into consideration the unique requirements of the public sector, the way radical change must be effected in such contexts, and how such modifications affect the role and actions of future strategic leaders. Some of the unique transformation needs of public sector organizations include identifying the beliefs and needs of authority networks, using bargaining tactics, balancing contractor and user concerns, learning public expectations and determining stakeholder views. The study defines strategic management and leadership as a process that involves situational appraisal, issue and response propositions and plan implementation, all of which require the leader to frame the vision while pushing for action.

5/3,AB/165 (Item 52 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06515899 SUPPLIER NUMBER: 14040358 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Motor vehicles and parts. (Industry Overview)
Miller, Randall; West, Heather; Uthus, Charles; Hamrock, Susan; Slater, Mary Ann
U.S. Industrial Outlook, p35-1(24)
Annual, 1993
DOCUMENT TYPE: Industry Overview ISSN: 0083-1344 LANGUAGE:
ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 20923 LINE COUNT: 01699

5/3,AB/166 (Item 53 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06515890 SUPPLIER NUMBER: 14034564 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Computer equipment and software. (Industry Overview)
Miles, Tim; Streeter, Jonathan; Hoffman, Heidi M.; Woods, R. Clay;
Spathopoulos, Vivian; Swann, Vera A.; Smolenski, Mary; Kadar, Victoria A.
U.S. Industrial Outlook, p26-1(38)

Annual, 1993
DOCUMENT TYPE: Industry Overview ISSN: 0083-1344
ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 35962 LINE COUNT: 03042

LANGUAGE:

5/3,AB/167 (Item 54 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06515869 SUPPLIER NUMBER: 14001122 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Construction. (Industry Overview)
MacAuley, Patrick; Cosslett, Patrick D.; Randolph, John N., Jr.
U.S. Industrial Outlook, p5-1(14)
Annual, 1993
DOCUMENT TYPE: Industry Overview ISSN: 0083-1344 LANGUAGE:
ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 11154 LINE COUNT: 00938

5/3,AB/168 (Item 55 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06511752 SUPPLIER NUMBER: 14214399 (USE FORMAT 7 OR 9 FOR FULL TEXT)
60 minutes with John W. Clark, Acting Assistant Attorney General, Antitrust
Division, U.S. Department of Justice. (Report from Officialdom)
(Interview)
Denger, Michael L.; Calkins, Stephen; Collins, Wayne D.; Wood, Diane P.
Antitrust Law Journal, 62, n1, 271-292
Summer, 1993
DOCUMENT TYPE: Interview ISSN: 0003-6056 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 9608 LINE COUNT: 00750

ABSTRACT: John W. Clark notes that the Antitrust Division of the Justice Dept has accomplished much in the 1992-93 period. Challenges and reviews of mergers have proceeded, for example with bank mergers. Competitive effects were analyzed for coordination or unilateral effects. Innovations in relief included partial divestitures as with bank merger cases. There were 106 criminal enforcement cases filed, while civil nonmerger cases involved high profile issues of market allocation, price fixing and bid rigging.

5/3,AB/169 (Item 56 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06511444 SUPPLIER NUMBER: 14505725 (USE FORMAT 7 OR 9 FOR FULL TEXT)
General operations. (The 1993 Public Works Manual) (Buyers Guide)
Public Works, v124, n5, pA14(52)
April 15, 1993
DOCUMENT TYPE: Buyers Guide ISSN: 0033-3840 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 9052 LINE COUNT: 00724

ABSTRACT: A listing of public works equipment is presented. The list is subdivided into heavy equipment and automotive products, fleet management and maintenance products, surveying/mapping/subsurface investigation products and general supplies.

5/3,AB/170 (Item 57 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06495859 SUPPLIER NUMBER: 14106730 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The privatization experience in Malaysia: integrating build-operate-own and

build-operate-transfer techniques within the national privatization strategy.

Hensley, Matthew L.; White, Edward P.
Columbia Journal of World Business, v28, n1, p70(13)
Spring, 1993
ISSN: 0022-5428 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 6895 LINE COUNT: 00602

ABSTRACT: Malaysia's ambitious privatization programs serve as examples for developing nations. The Malaysian model is characterized by the development of a well-structured institutional framework and the use of highly innovative restructuring techniques. Malaysia is a pioneer in the use of build-operate-transfer and build-own-operate schemes, and it has made skillful use of such techniques in its efforts to privatize industry and develop infrastructure.

5/3,AB/171 (Item 58 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06467977 SUPPLIER NUMBER: 13834142 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Changing marketer/supplier relations: new order or no order? (environmental
compliance costs adversely affect gasoline retailers) (Cover Story)
National Petroleum News, v85, n2, p28(6)
Feb, 1993
DOCUMENT TYPE: Cover Story ISSN: 0149-5267 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 6784 LINE COUNT: 00521

ABSTRACT: Regulations and the changing global economy has affected relations between gasoline suppliers and retailers. The big gasoline suppliers have pulled out of marginally profitable areas that put retailers at a loss to find new suppliers. Losses are largely due to environmental compliance costs which makes the retail business less cost-effective than just selling unbranded gasoline at the refinery and pipeline terminals. Other brands that have stayed on are making it difficult for retailers to comply with image requirements.

5/3,AB/172 (Item 59 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06417730 SUPPLIER NUMBER: 13609823 (USE FORMAT 7 OR 9 FOR FULL TEXT)
1st National of Clearwater attracts AmSouth with its trust skills. (First
National Bank of Clearwater, Florida) (Management Strategies: Using
Technology to Increase Profits)
Tirgaux, Robert
American Banker, v158, n39, p12A(1)
March 1, 1993
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1262 LINE COUNT: 00099

ABSTRACT: In Nov 1992 First National Bank of Clearwater, FL, solicited acquisition bids from four large banks. AmSouth Bancorp made the winning bid, offering \$93 million, twice book value, for First National. The deal, if it receives regulatory approval, will give Alabama-based AmSouth First National's \$800 million trust business and a foothold in the Tampa-St. Petersburg-Clearwater market.

5/3,AB/173 (Item 60 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06403874 SUPPLIER NUMBER: 13420335 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Footscore searcher tours ONLINE/CD-ROM '92 exhibits. "Day one/Day two."
Brown, Patti

Database Searcher, v9, n1, p6(27)

Jan, 1993

ISSN: 0891-6713 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 21443 LINE COUNT: 01745

5/3,AB/174 (Item 61 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

06208191 SUPPLIER NUMBER: 13525883 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Construction outlook for 1993.

Construction Review, v38, n4, p3(14)

Winter, 1992

ISSN: 0010-6917 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 11075 LINE COUNT: 00926

5/3,AB/175 (Item 62 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

06203450 SUPPLIER NUMBER: 13606989 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Government unveils austerity programme.... (includes other news briefs)

(Algeria)

MEED Middle East Economic Digest, v36, n39, p11(2)

Oct 2, 1992

ISSN: 0047-7230 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 1347 LINE COUNT: 00108

5/3,AB/176 (Item 63 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

06178162 SUPPLIER NUMBER: 13009327 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Expanded HMDA data on residential lending: one year later. (Home Mortgage Disclosure Act) (includes related article on lender education)

Canner, Glenn B.

Federal Reserve Bulletin, v78, n11, p801(24)

Nov, 1992

ISSN: 0014-9209 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 12796 LINE COUNT: 01089

ABSTRACT: Home Mortgage Disclosure Act data from both 1990 and 1991 showed that black and Hispanic applicants for mortgage loans were denied credit more often than white applicants, even when the income levels were the same. Disclosure statements were prepared for 9,358 institutions, including 5,551 commercial banks, 1,536 savings and loan associations, 1,436 credit unions and 835 mortgage companies. The report shows that loan requests are more likely to come from households with low-incomes, and blacks are more likely than other groups to apply for government-supported credit.

5/3,AB/177 (Item 64 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

06134680 SUPPLIER NUMBER: 12714767 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Billionaires. (The Forbes Four Hundred) (Directory)

Forbes, v150, n9, p92(69)

Oct 19, 1992

CODEN: FORBA DOCUMENT TYPE: Directory ISSN: 0015-6914

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 42030 LINE COUNT: 03481

ABSTRACT: The members of The Forbes 400 list of wealthiest Americans are listed in order of wealth. The source of wealth is given for each, along

with a brief biography. The richest person in the US is William Henry Gates III, co-founder of Microsoft Corp, with a net worth of \$6.3 billion.

5/3,AB/178 (Item 65 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05927291 SUPPLIER NUMBER: 14411079 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The teaching of international finance. (Internationalizing the Functional Disciplines)

Levi, Maurice D.
Journal of Business Administration, v21, n1-2, p155(11)

Wntr-Fall, 1992
ISSN: 0021-941X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4996 LINE COUNT: 00402

ABSTRACT: Levi is a good example of a professor who has already "internationalized" in his thinking. He suggests that International Finance qualifies as a field of inquiry due to the fact that countries have different currencies and governments. Expected returns on investment and the cost of capital are affected by local expected returns and exchange rates. Governments add the further complication of political risk to the markets. Understanding and developing international finance expertise is essential in a world where the volume of international transactions is rapidly increasing and where international trade is growing. Levi addresses topics fundamental to an understanding of the international financial marketplace such as interest rate parity and exchange rate determination. He also discusses such financial markets instruments as forwards, futures, swaps, and currency options and places them in the context of international risk management. Levi is an advocate of including international finance topics as integral components of courses teaching the principles of finance. (Reprinted by permission of the publisher.)

5/3,AB/179 (Item 66 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05927244 SUPPLIER NUMBER: 14378249 (USE FORMAT 7 OR 9 FOR FULL TEXT)
External economics and economic progress: the case of the microcomputer industry.

Langlois, Richard N.
Business History Review, v66, n1, p1(50)
Spring, 1992

ISSN: 0007-6805 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 11285 LINE COUNT: 00886

ABSTRACT: Many companies grew out of their perpetual search for profit and how to make that profit grow bigger each year. This led to large, vertically integrated organizations. But economic growth does not end in profit accumulation. In the case of the microcomputer industry, growth came in the form of reliance on external economies, that is, keeping apace with the technological progress of other companies in the same industry rather than each company going its own way. Microcomputer companies that remain active to this day are the ones that view computers as open ended machines, ready to be upgraded and improved from time to time, at pace with the current technology advances.

5/3,AB/180 (Item 67 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05926898 SUPPLIER NUMBER: 12826025 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Global energy finance. (Citibank N.A.) (Financing World Energy: A Special Supplement to Petroleum Economist) (Company Profile)
Petroleum Economist, v59, n6, pS27(12)
June, 1992

DOCUMENT TYPE: Company Profile
RECORD TYPE: FULLTEXT
WORD COUNT: 8749

ISSN: 0306-395X

LANGUAGE: ENGLISH

5/3,AB/181 (Item 68 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05920063 SUPPLIER NUMBER: 12541620 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Heavy equipment & automotive. (Buyers Guide)
Public Works, v123, n5, pA14(26)
April 15, 1992
DOCUMENT TYPE: Buyers Guide ISSN: 0033-3840 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 25702 LINE COUNT: 02072

5/3,AB/182 (Item 69 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05898094 SUPPLIER NUMBER: 12226196 (USE FORMAT 7 OR 9 FOR FULL TEXT)
An investment masquerade: a descriptive overview of penny stock fraud and
the federal securities laws.
Goldstein, Joseph I.; Ramshaw, Paul D.; Ackerson, Sarah B.
Business Lawyer, 47, n2, 773-835
Feb, 1992
ISSN: 0007-6899 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 36947 LINE COUNT: 02989

ABSTRACT: Securities fraud perpetrated through penny stock company shares
cost investors more than \$2 billion annually. Typical schemes require the
control of a small fictitious or actual company, falsification of corporate
documents and the cooperation of a broker of over-the-counter stocks. By
controlling the price of the stock and preventing the buyer's ability to
realize cash returns from any stock sales, the broker can reap enormous
profits. Relevant federal regulations are examined.

5/3,AB/183 (Item 70 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05898086 SUPPLIER NUMBER: 12222406 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Two models of corporate governance. (analysis of the American Law
Institute's Principles of Corporate Governance: Recommendations and
Analysis)
Dooley, Michael P.
Business Lawyer, 47, n2, 461-527
Feb, 1992
ISSN: 0007-6899 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 38891 LINE COUNT: 03153

ABSTRACT: The American Law Institute's Principles of Corporate Governance
project presents a model of practice embodying a philosophy of
responsibility versus current principles promoting authority. The
responsibility model infers a system where shareholder ratification is
required for non-operational decisions such as a merger, asset sales and
corporate dissolution. The authority model vests the board of directors
with supreme authority and limits shareholders' ability to exact remedies
from the board.

5/3,AB/184 (Item 71 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05792091 SUPPLIER NUMBER: 11866708 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The M&A Rosters; third quarter 1991.
Mergers & Acquisitions, 26, n4, 65(65)

Jan-Feb, 1992

ISSN: 0026-0010 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 104170 LINE COUNT: 10201

5/3,AB/185 (Item 72 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05583980 SUPPLIER NUMBER: 11882612 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Agents without principles? The spread of the poison pill through the
intercorporate network.

Davis, Gerald F.

Administrative Science Quarterly, v36, n4, p583(31)

Dec, 1991

ISSN: 0001-8392 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 16020 LINE COUNT: 01316

ABSTRACT: This study compares the agency theory of the firm with
interorganizational theory in examining the factors associated with the
adoption of the poison pill - a takeover defense issued by a firm's board
of directors that can dramatically increase the cost that a hostile **buyer**
would have to pay to acquire the firm - by a panel of Fortune 500 firms
between July 1984 and August 1989. The pill's rapid spread is traced to a
combination of ownership structure and other firm-level factors and an
interlock network diffusion process. The results support a social
structural perspective on the market for corporate control in which the
interlock network provides a social context favoring continued managerial
dominance. The findings are also more consistent with models of cohesion
rather than structural equivalence as the social structural mechanism
responsible for diffusion. (Reprinted by permission of the publisher.)

5/3,AB/186 (Item 73 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05548848 SUPPLIER NUMBER: 11720765 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Business America index for 1991.

Business America, v112, n25-26, p22(18)

Dec 16, 1991

ISSN: 0190-6275 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 22070 LINE COUNT: 01649

ABSTRACT: An index of articles appearing in the Business America
periodical for 1991 is presented. Articles are indexed by subject and
country.

5/3,AB/187 (Item 74 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05399807 SUPPLIER NUMBER: 10881229 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Educating the market: with Education Alternatives Inc., John Golle is
determined to apply the ABCs of good private-sector management to the
public school system.

Conlin, Elizabeth

Inc., v13, n7, p62(6)

July, 1991

DOCUMENT TYPE: biography ISSN: 0162-8968 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 3968 LINE COUNT: 00304

5/3,AB/188 (Item 75 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

05231902 SUPPLIER NUMBER: 12372899 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Diversity in diversity: flexible production and American industrialization,
1880-1930.
Scranton, Philip
Business History Review, v65, n1, p27(64)
Spring, 1991
ISSN: 0007-6805 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 24613 LINE COUNT: 02039

5/3,AB/189 (Item 76 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05193017 SUPPLIER NUMBER: 10903814 (USE FORMAT 7 OR 9 FOR FULL TEXT)
World IT sales grow 8.9% to \$278.5B; North America hits \$184.7B. (the top
100 revenue earners in the information technology industry) (includes
related profiles of the Datamation 100 companies) (Cover Story)
Kelly, Joseph
Datamation, v37, n12, p10(53)
June 15, 1991
DOCUMENT TYPE: Cover Story ISSN: 1062-8363 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 46795 LINE COUNT: 03697

ABSTRACT: Datamation rates the top 100 companies in the 1990 global
information technology (IT) market. The IT market is growing in 1991
despite a continuing recession in the North American economy. The growth of
the worldwide IS industry was 8.9 percent to \$278.5 billion in 1990, which
is up from the 5.3 percent growth the industry experienced in 1989. IBM is
still the dominating force in the IS industry with revenues of \$67 billion
for 1990; DEC is in second place with \$13 billion and Fujitsu Ltd is in
third with \$12.36 billion in 1990 revenue. Workstation sales soared the
highest for 1990 with a 34.7 percent increase in sales. The IT industry
includes large-scale systems, midrange computers, microcomputers,
peripherals, software, workstations, data communications, maintenance and
services.

5/3,AB/190 (Item 77 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05172125 SUPPLIER NUMBER: 10749428 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Bank cost of capital and international competition.
Zimmer, Steven A.; McCauley, Robert N.
Federal Reserve Bank of New York Quarterly Review, v15, n3-4, p33(27)
Wntr, 1991
ISSN: 0147-6580 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 15214 LINE COUNT: 01204

5/3,AB/191 (Item 78 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05099307 SUPPLIER NUMBER: 10344962 (USE FORMAT 7 OR 9 FOR FULL TEXT)
BT looks to Sanford's sorcery. (Bankers Trust) (includes related article)
Lee, Peter
Euromoney, p24(7)
Jan, 1991
ISSN: 0014-2433 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 6250 LINE COUNT: 00476

ABSTRACT: Bankers Trust (BT) since 1978 has been transformed from a
second-rate commercial bank on the verge of insolvency to a dynamic,
profitable merchant bank . BT currently is troubled by problems with the

credit quality of its portfolio and its credit-control procedures. By the third quarter of 1990, non-performing highly leveraged transaction loans amounted to \$470 million, and 11.4% of BT's assets are classified as nonperforming. There is speculation that BT is too dependent on its bond and currency traders and that the corporate finance side of the bank is underperforming. In addition, there are problems with morale as some high officials have left the firm with large numbers of their colleagues. The new strategy the bank will be implementing under CEO Charles Sanford will be to move from being a transaction-drive bank to a relationship-driven bank. The bank intends to apply its capital-market skills to corporate finance transactions, with an emphasis on restructurings, equity participation, and strategic mergers and acquisitions.

5/3,AB/192 (Item 79 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04918803 SUPPLIER NUMBER: 09619163 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Profiles of records management decision makers. (Baxter Healthcare Corp.'s Brian H. Carlberg, Alabama Highway Department's Lamar S. Woodham, Jr., Northwestern National Insurance Group's Debbie Hilleary, Hallsmith-Sysco Food Services' Rich Walsh, and First Nationwide Bank's Jacklyn Popiul)
Modern Office Technology, v35, n11, p25(5)
Nov, 1990
ISSN: 0746-3839 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4384 LINE COUNT: 00346

ABSTRACT: Companies need to decide which records management technology is appropriate for their situation, taking into consideration such areas as hard copy filing, file tracking software, mobile filing, computer-assisted retrieval and image-processing. The decision-making process can be risky but the rewards are tremendous for the right decision. Five records managers describe how and why they arrive at their decisions. The five are: Brian H. Carlberg, manager of materials management at Baxter Healthcare Corp's Physical Therapy Division; Lamar S. Woodham Jr, Assistant Office Engineer of the Alabama Highway Dept; Debbie Hilleary, regional operations manager of the Northwestern National Insurance Group; Rich Walsh, controller of Hallsmith-Sysco Food Services; and Jacklyn Popiul, vice president of Information and Image Management, First Nationwide Bank.

5/3,AB/193 (Item 80 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04619151 SUPPLIER NUMBER: 09319801 (USE FORMAT 7 OR 9 FOR FULL TEXT)
An ultimate comeback? (Ultimate Corp. attempts to return to profitability after management shake-up) (company profile)
Gill, David
Business Journal of New Jersey, v7, n10, p64(6)
June, 1990
DOCUMENT TYPE: company profile ISSN: 0889-3403 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 3003 LINE COUNT: 00236

5/3,AB/194 (Item 81 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04605058 SUPPLIER NUMBER: 08604300 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A sociocultural analysis of a midwestern American flea market.
Sherry, John F., Jr.
Journal of Consumer Research, v17, n1, p13(20)
June, 1990
ISSN: 0093-5301 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 13674 LINE COUNT: 01117

ABSTRACT: The ethnographic case study presented in this article illustrates the institutional complexity and sociocultural significance of a midwestern American flea market. A conception of marketplace structure and function that incorporates informal and festive dimensions of consumer behavior is advanced. The article explores the relationship of primary and secondary economic activity. Buyer and seller behavior, marketplace ambience, the social embeddedness of consumption, and experiential aspects of consumption are considered at length. (Reprinted by permission of the publisher.)

5/3,AB/195 (Item 82 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04593847 SUPPLIER NUMBER: 08960543 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The footsore searcher tours Online '89 exhibits: day two. (includes related information)
Quint, Barbara
Database Searcher, v6, n2, p15(28)
Feb-March, 1990
ISSN: 0891-6713 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 20168 LINE COUNT: 01668

5/3,AB/196 (Item 83 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04536695 SUPPLIER NUMBER: 08807077 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Powerful hardware, software for E&P applications . (special supplement:
Computers in Petroleum in the '90s)
Oil and Gas Journal, v88, n11, p32B(9)
March 12, 1990
ISSN: 0030-1388 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 6843 LINE COUNT: 00583

5/3,AB/197 (Item 84 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04081466 SUPPLIER NUMBER: 07847625 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The future of transactional card technologies.
Urrows, Henry; Urrows, Elizabeth
Optical Information Systems, v9, n4, p190(19)
July-August, 1989
ISSN: 0886-5809 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 16993 LINE COUNT: 01397

5/3,AB/198 (Item 85 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

03939212 SUPPLIER NUMBER: 09522811 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Three years ago.
Computergram International, n1099, CGI01130037
Jan 13, 1989
ISSN: 0268-716X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 15822 LINE COUNT: 01257

5/3,AB/199 (Item 86 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

03932402 SUPPLIER NUMBER: 07959481 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Distributional issues in privatization.

Rama, Seth

Federal Reserve Bank of New York Quarterly Review, v14, n2, p29(15)

Summer, 1989

ISSN: 0147-6580 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 6124 LINE COUNT: 00496

5/3,AB/200 (Item 87 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

03929893 SUPPLIER NUMBER: 07444772 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The world economy, ten years from today. (20 Years: A Special 20th

Anniversary Supplement)

Euromoney, pSS3(133)

June, 1989

ISSN: 0014-2433 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 70688 LINE COUNT: 06272

ABSTRACT: Forecasts for the world economy and international finance for 1989-1999 are presented. Predictions include: Tokyo will become the base of the Euromarkets; the Moscow Stock Exchange will reopen; a world class bank will open in Italy; and corporate leverage will increase even more. A profile of ten leaders of Japanese securities houses and banks is provided, with forecasts for Japan's future role in world finance. A Euromoney 'scrapbook' present highlights from the past 20 years.

5/3,AB/201 (Item 88 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

03325316 SUPPLIER NUMBER: 06115342 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Putting your equity on the line. (new trends in project finance)

Barrett, Matthew

Euromoney, p119(6)

Oct, 1987

ISSN: 0014-2433 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 5316 LINE COUNT: 00399

ABSTRACT: The field of project finance was hurt badly when credit was tight and oil prices fell during the early 1980s. The classic model of project finance up to that time consisted of funding projects with debt offerings that were later repaid with cash flow from the completed project. A new project finance model called 'build, own, transfer' (BOT) has led to renewed interest in project finance. BOT combines bank debt, equity, and export credits. A group of private parties supply what is usually a combination of equity and funds raised on capital markets, which tend to be less expensive than bank loans. The best known example of BOT finance is the debt-for-equity swap. BOT financing is also being used for the proposed tunnel under the English Channel.

5/3,AB/202 (Item 89 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

03139169 SUPPLIER NUMBER: 04723065 (USE FORMAT 7 OR 9 FOR FULL TEXT)

High on the hog. (Donald L. Beaver and New Pig Corp.) (company profile)

Rhodes, Lucien

Inc., v9, p76(6)

March, 1987

DOCUMENT TYPE: company profile ISSN: 0162-8968 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 6830 LINE COUNT: 00513

5/3,AB/203 (Item 90 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

03133252 SUPPLIER NUMBER: 04783114 (USE FORMAT 7 OR 9 FOR FULL TEXT)
American Consumer hunts for an acquisition target. (American Consumer Products Inc.) (company profile)
Casey, Mike
Crain's Cleveland Business, v8, p31(1)
March 16, 1987
DOCUMENT TYPE: company profile ISSN: 0197-2375 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 22684 LINE COUNT: 01784

5/3,AB/204 (Item 91 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

03123686 SUPPLIER NUMBER: 04768457 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Outsiders promising, but could do better. (how foreign investment banks are performing on Wall Street)
Gilbert, Nick
Euromoney, p128(3)
Jan, 1987
ISSN: 0014-2433 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2701 LINE COUNT: 00208

ABSTRACT: European-owned investment banks in the United States can act as commercial and investment banks. US commercial banks are prohibited from conducting securities activities by the Glass-Steagall Act. Foreign banks on Wall Street have not yet had a major impact on US markets, despite this legal advantage. Foreign banks have functioned primarily as participants in US underwriting activities, rather than as lead managers. Most European banks have been focusing on niches in US securities markets, such as specialist market-making. Foreign banking corporations may play a more prominent role in US financial markets in the future, as they receive more operating capital from foreign parent companies. US branches of foreign banks expected to be more active in the future include: Deutsche Bank, United Bank of Switzerland, and the Swiss Bank Corporation.

5/3,AB/205 (Item 92 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

03118971 SUPPLIER NUMBER: 04587364 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Expanding the links: Japan-U.S. relations at a turning point. (Special Advertising Supplement)
Robins, Brian; Mansfield, Mike
Forbes, v139, p169(12)
Jan 12, 1987
CODEN: FORBA ISSN: 0015-6914 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
WORD COUNT: 8680 LINE COUNT: 00680

5/3,AB/206 (Item 93 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

02984744 SUPPLIER NUMBER: 04587023 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Business America index; 1986.
Business America, v9, p2(16)
Dec 22, 1986
ISSN: 0190-6275 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 15648 LINE COUNT: 01183

5/3,AB/207 (Item 94 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

02983954 SUPPLIER NUMBER: 04754128 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The house that Parcheesi built: Selchow & Righter Company. (history of toy
company) (company profile)
Petrik, Paula
Business History Review, v60, p410(28)
Aut, 1986
DOCUMENT TYPE: company profile ISSN: 0007-6805 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 10717 LINE COUNT: 00868

5/3,AB/208 (Item 95 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

02981447 SUPPLIER NUMBER: 04571547 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Rush to join the Fed club. (foreign participants in the U.S. Treasury
market)
Ollard, William
Euromoney, p146(5)
Sept, 1986
ISSN: 0014-2433 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4004 LINE COUNT: 00303

ABSTRACT: Foreign investors are seeking entrance to the Treasury market
because of the promise of profits and of the award of primary dealerships.
Five foreign-owned firms are now primary dealers. Of those firms aspiring
to become primary dealers, the Japanese are the most visible. The Japanese
favor 30-year Treasury bonds and owned \$40 billion in Treasuries at the end
of the first quarter of 1986. When dealers shorted the 9 and a quarter S
because of what they expected the Japanese to do, it caused a collapse in
profits on Wall Street. Security houses were pushed into becoming primary
dealers because of the rise of Japanese investment in Treasuries.

5/3,AB/209 (Item 96 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

02179866 SUPPLIER NUMBER: 03571061 (USE FORMAT 7 OR 9 FOR FULL TEXT)
1984 index. (to Business America)
Business America, v7, p11(19)
Dec 24, 1984
CODEN: BUAMDM ISSN: 0190-6275 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 19933 LINE COUNT: 01479

5/3,AB/210 (Item 97 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

02171001 SUPPLIER NUMBER: 03451849 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The 400 richest people in America.
Forbes, v134, p69(82)
Oct 1, 1984
CODEN: FORBA ISSN: 0015-6914 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
WORD COUNT: 50514 LINE COUNT: 04223

5/3,AB/211 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0161491

Executive Briefing

American Banker - August 28, 1995; Pg. 6; Vol. 160, No. 165

WORD COUNT: 1,870

5/3,AB/212 (Item 2 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2002 American Banker. All rts. reserv.

0132828

TRUST AND INVESTMENTS: COMMUNITY BANKING - 1st National of Clearwater

Attracts AmSouth with Its Trust Skills

American Banker - March 1, 1993; Pg. 12A; Vol. 158, No. 39

WORD COUNT: 1,178

BYLINE:

ROBERT TRIGAUX

5/3,AB/213 (Item 3 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2002 American Banker. All rts. reserv.

0118443

*** U.S. Bancorp Unorthodox Rx for Success**

American Banker - May 20, 1991; Pg. 1; Vol. 156, No. 96

WORD COUNT: 1,195

BYLINE:

By SAM ZUCKERMAN

5/3,AB/214 (Item 4 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2002 American Banker. All rts. reserv.

0056289

Quarterly News Index

American Banker - October 8, 1986; Pg. 6; Vol. 151, No. 197

5/3,AB/215 (Item 5 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2002 American Banker. All rts. reserv.

0034836

American Banker - December 31, 1984, Monday; Pg. 8

WORD COUNT: 2,027

5/3,AB/216 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00323574

Rolling into Internet commerce

Demery, Paul

Credit Card Management, v10, n8, p88-96, Nov 1997

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext

WORD COUNT: 03281

ABSTRACT: Some 3 years after the potential for selling goods and services through PCs burst into the consciousness of credit card merchant acquirers, issuers, and transaction processors, Internet commerce is finally at the point where it could start to deliver on its promise of becoming a multi-billion-dollar industry. Internet commerce is rushing through cyberspace with the promise of a huge delivery of cash in the form of

discount revenue, interchange, and transaction-processing fees. The challenge for credit card companies and merchants is to grab hold of and steer this online payment vehicle into their own profit centers. The widely touted Secure Electronic Transaction protocol will sharply lower the exposure of credit card transactions to fraud.

5/3,AB/217 (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00318112

NeighborWorks is working

Gottschall, Bruce; Justa, Francine
Mortgage Banking, v57, n12, p38-53, Sep 1997
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 04961

ABSTRACT: The NeighborWorks Campaign for Home Ownership is successfully working with **lenders** and other partners to turn modest income renters into homeowners. Working in the toughest housing markets in the country, the campaign met its 5-year goals a year early and is winning converts from New York to Chicago to Great Falls, Montana. Over 4 years NeighborWorks has counseled 76,400 potential **buyers** and assisted 10,447 low- and moderate-income families in 105 communities across the country to purchase homes with a total **mortgage** dollar value of almost \$707 million. The 171 local NeighborWorks organizations are autonomous, resident-led nonprofits chartered to Neighborhood Reinvestment Corp., a national public nonprofit. Lessons learned in the Neighborhood Reinvestment campaign include: 1. Nonprofits play a critical value-added role in the homeownership development process. 2. Homeownership for underserved demographic markets is both possible and desirable. 3. Durable and innovative partnerships are key to success.

5/3,AB/218 (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00297523

The business of Internet lending

Thinakal, Sadu
Mortgage Banking, v57, n1, p131-134, Oct 1996
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 02811

ABSTRACT: While Internet-based business, in general, is in its embryonic stage and is practically nonexistent in the **mortgage** business, it is worth exploring the key attributes of the Internet environment as a first step to developing strategies that will enhance the lending business. From a marketing perspective, the Internet provides the ability to narrowcast and to broadcast without incremental expense. Operational excellence in the hassle-free completion of business transactions will favor technology-savvy companies with money to invest in network, connectivity, **application** -enabling, and other technologies. The Internet allows **lenders** an opportunity to close product and distribution gaps through easy linkage with other providers. **Lenders** should be able to deploy the existing Internet technology and capabilities for improved operations and enhanced relations with business providers, even with today's substandard speed and inadequate security constraints. Success will belong to those companies that can exploit the marketing potential and operational leverage provided by the Internet.

5/3,AB/219 (Item 4 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00289738

To stay or to go?

Kochan, Nick

Euromoney, v326, p217-220, Jun 1996

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 02974

ABSTRACT: Foreign **banks** in Portugal are having to make serious decisions about their future. With market growth slowing and competition increasing, a **change** of strategy is the least that is needed and some players have decided to quit. Of the departing **banks**, the most notable recent example was Chemical Banking Corp. But some **banks** refuse to give up even after an abject failure. Credit Lyonnais, for example, has been in Portugal for close to 100 years and shows no signs of leaving. The battle for lending to the large Portuguese corporate has now reached fever pitch, because the demand for credit is shrinking and the **banks** are scrabbling for a share. While foreign **banks** are **bidding** down rates to win over some key local clients, they are also having to compete with an increasingly aggressive local banking sector. The government wants to support this part of the private sector and the once-generous favors dished out to foreign **banks** are drying up.

5/3,AB/220 (Item 5 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00285249

Credit derivatives get cracking

Parsley, Mark

Euromoney, v323, p28-34, Mar 1996

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 06213

ABSTRACT: The potential of credit derivatives is immense. There are hundreds of possible **applications** : 1. for commercial **banks** that want to **change** the risk **profile** of their **loan** books, 2. for investment **banks** managing huge bond and derivatives portfolios, 3. for manufacturing companies over-exposed to a single customer, 4. for equity investors in project finance deals with unacceptable sovereign risk, 5. for institutional investors that have unusual risk appetites, and 6. for employees worried about the safety of their deferred remuneration. The potential uses are so widespread that some market participants argue that credit derivatives could eventually outstrip all other derivative products in size and importance.

5/3,AB/221 (Item 6 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00284394

Newcomers to nonconforming

Glass, Rick

Mortgage Banking, v56, n7, p61-68, Apr 1996

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 02739

ABSTRACT: A study of 20 of the US' nonconforming **lenders** was conducted to determine the dominant distribution channel they used for nonconforming production. The wholesale channel proved to be in greatest demand. The nonconforming lending market is being flooded with new entrants due to ease of entry and a growing boom cycle of refinance business. The dramatic increase of **lenders** in the market has pushed down prices and squeezed profit margins, increasing risk and requiring additional reserves to be

held by the lender . Hiring experienced personnel, matching the borrower to the appropriate credit profile , property and price, and adequately underwriting the appraisals are the key to the business.

5/3,AB/222 (Item 7 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00274354
Foreign exchange with Chinese characteristics
Roell, Sophie
Euromoney, v318, p54-57, Oct 1995
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 04034

ABSTRACT: As is usual in China, there is a lot more to the foreign exchange market than is immediately evident. On the surface, the Shanghai trading floor of the 18-month-old China Foreign Exchange Trading System looks like an authentic forex market at an early stage. A first clue that things are not all they seem on the Shanghai dealing floor comes from the shadowed profiles of a group of market participants sitting behind closed doors with frosted glass. They belong to officials from the People's Bank of China (PBOC), China's central bank . While their stated purpose is to conduct open-market operations, their presence signifies the very close watch the PBOC keeps on the market. With the Chinese government determined not to allow speculation, the task of the PBOC and its foreign exchange monitoring arm, the State Administration for Exchange Control, is to ensure that strict procedures are followed. Foreign companies can only use the swap centers for their forex business. The swap centers were the forerunners to the interbank market and have been retained against expectations, with the Shanghai facilities containing both swap center and interbank market under one roof.

5/3,AB/223 (Item 8 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00258564
Some bare facts about service bureaus
Schneider, Howard
Mortgage Banking, v55, n6, p20-31, Mar 1995
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 03414

ABSTRACT: For years, service bureaus simply performed data processing for mortgage servicers or licensed the software they used in that process. Service bureaus today continue to rework their basic programs, knowing that saving servicing employees a few keystrokes on each computer screen can make operations faster for lenders . However, they are also adding services, changing their corporate structures - and looking at increased competition. The 3 firms that dominate the service bureau field - Data-Link Systems, Computer Power Inc. (CPI), and Residential Information Services - are competing with servicing software providers, such as Servantis Systems Inc. CPI's most dramatic move has been InterChange - a communications channel that allows for wireless transfer of information. The company sees this front-end service as a natural outgrowth of its experience doing electronic data transfers. However, some service bureaus have elected to pursue less high- profile business niches. Data-Link, for example, prefers to focus simply on servicing.

5/3,AB/224 (Item 9 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00256436

A new weapon in default servicing

Melchiorre, Camillo T

Mortgage Banking, v55, n5, p26-32, Feb 1995

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 04062

ABSTRACT: Going after borrowers for losses left on the **lender**'s plate after a foreclosure sale traditionally has not been done. Recently, however, **lenders**, private **mortgage** insurers, and government-sponsored enterprises have recognized that the practice of deficiency recoveries should be a routine part of conventional residential **mortgage** servicing. Since this loss-management tool has both preventive and restorative qualities, including it among the arsenal of tools to call on during default servicing produces surprising economic benefits. For those with no formal policy in this area, an initial prescription to establish and pursue deficiency recoveries may be based on specific **loan** characteristics. The following protocol is recommended in determining when a deficiency should be established and pursued: 1. nonprimary residences, 2. co-borrowers, 3. fraudulent **loans**, 4. walkaways, and 5. bankruptcies. A well-equipped phalanx of loss-mitigation personnel is the last defense against foreclosure losses.

5/3,AB/225 (Item 10 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00245380

Automatic lending

Nixon, Brian; Stahl, David

Savings & Community Banker, v3, n10, p48-52, Oct 1994

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 02517

ABSTRACT: New **mortgage** software is discussed. Control Z, from Lakewood Corp., configures the retail side of **mortgage** lending for a **bank**'s own **loan** originators. Another software company, INTERLINQ Software Corp., expects its interface, called SmartLNQ, to be ready by early 1995. Few things have stirred as much interest recently as Freddie Mac's announcement of its automated underwriting system, from which participating **lenders** can obtain an underwriting decision, and a **loan** purchase agreement, in about 2 minutes. The development of the AQUARIUS underwriting system was led by HNC Inc. and Foster Ousley Conley. The system uses both rules and a neural network to evaluate **loans**. The purpose of a new system is not advanced technology, it is advanced business. When choosing a new system, things institution managers should remember include: 1. Customer service, along with competitive pricing, is a major factor in increasing market share. 2. A new system should fit the institution's technical requirements. 3. A new system should be selected on the basis of the size of the institution's **mortgage** business.

5/3,AB/226 (Item 11 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00244225

Masters of marketing

Davis, Stephen; Zunitch, Victoria

Institutional Investor, v28, n7, p39-49, Jul 1994

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 05350

ABSTRACT: The days when most **banks** could ignore or deprecate marketing are now just about gone. With legislation wending its way through

Congress, interstate branching and national banking may finally be a reality. Thus **banks** will face an onslaught of competition from one another. Despite dire trends in the industry, many of today's most successful banking companies have demonstrated a clear talent for marketing. Bankers argue that marketing begins with strategic planning and encompasses such tactical components as product development, distribution, and pricing. The **bank** officers of the following 5 companies discuss their strategies: 1. William Farley of First **Bank** System, 2. Scott Marks of First Chicago Corp., 3. William Randle of Huntington Bancshares, 4. Hal Tolvin of Shawmut **Bank**, and 5. William Zuendt of Wells Fargo **Bank**.

5/3,AB/227 (Item 12 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00243659

The complete guide to trading up on your home

Kennedy, Shawn

Black Enterprise, v24, n12, p80-88, Jul 1994

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext

WORD COUNT: 02759

ABSTRACT: While houses may be affordable now, **mortgage** options are a lot more complex, which means it may be smart to find a banker before finding a real estate broker. Sherrian E. Johnson, a **loan** officer with CFC **Mortgage** Corp., advises **buyers** to focus on 2 factors when choosing a home **loan** : 1. how long the **buyer** expects to own the new home, and 2. whether the **buyer** 's income is likely to increase, decrease, or remain the same during the time he owns the house. Working with **mortgage** brokers can be a time saver, since they often know about **loans** that are not advertised, and they are often in a position to hurry along a **loan application** if the **buyer** is close to a deadline. To help get the best value for the money, the **buyer** should arrange for an engineer's inspection of any house that is being considered. A licensed inspector will check the house's structure and determine if plumbing, heating and electrical systems are in good shape. Broker Mike Teer said when making a **bid** , do not be afraid to go well below the asking price. In the current market, 10% to 20% is a good starting point. **Buyers** should never open with what they are really willing to pay.

5/3,AB/228 (Item 13 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00243011

Going, going, gone!

Courter, Eileen

Credit Union Management, v17, n4, p21-22, Apr 1994

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext

WORD COUNT: 01108

ABSTRACT: Since its inception 5 years ago, the Resolution Trust Corp. (RTC) has closed or sold 680 thrifts and disposed of almost \$350 billion in assets. Assets totaling \$68.2 billion are still available, mainly in Arizona, Colorado, California, Texas, and Florida. The RTC wants to complete sales of 61 remaining thrifts by the 3rd quarter of 1994. The National Credit Union Administration (NCUA) allows credit unions to buy some - but not all - **loans** offered by the RTC. Although interested parties should check NCUA regulations, the purchase basically needs to be the kind of investment the credit union would normally make. Credit unions interested in acquiring any of the assets should obtain an RTC auction calendar or contact the closest regional RTC office for auction information. Sales are held by sealed **bid** or open cry auction. Due diligence takes place both before and after the auction. The RTC offers

bidding seminars throughout the country where potential buyers can learn about the process.

5/3,AB/229 (Item 1 from file: 626)
DIALOG(R)File 626:Bond Buyer Full Text
(c) 2002 Bond Buyer. All rts. reserv.

0150829

Text of SEC's Views on Disclosure Obligations of Participants in Municipal Markets, Part One

The Bond Buyer - March 15, 1994; Pg. 22; Vol. 307, No. 29360
Word Count: 12,884

?

PLEASE ENTER A COMMAND OR BE LOGGED OFF IN 5 MINUTES
?type s5/3,9/218

5/9/218 (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00297523 (THIS IS THE FULLTEXT)

The business of Internet lending

Thinakal, Sadu

Mortgage Banking, v57, n1, p131-134, Oct 1996

CODEN: MOBAAK DOCUMENT TYPE: Journal Article ISSN: 0730-0212

JOURNAL CODE: MOB LANGUAGE: English RECORD TYPE: Abstract Fulltext

ARTICLE REFERENCE NUMBER:

WORD COUNT: 02811

ABSTRACT: While Internet-based business, in general, is in its embryonic stage and is practically nonexistent in the **mortgage** business, it is worth exploring the key attributes of the Internet environment as a first step to developing strategies that will enhance the lending business. From a marketing perspective, the Internet provides the ability to narrowcast and to broadcast without incremental expense. Operational excellence in the hassle-free completion of business transactions will favor technology-savvy companies with money to invest in network, connectivity, **application** -enabling, and other technologies. The Internet allows **lenders** an opportunity to close product and distribution gaps through easy linkage with other providers. **Lenders** should be able to deploy the existing Internet technology and capabilities for improved operations and enhanced relations with business providers, even with today's substandard speed and inadequate security constraints. Success will belong to those companies that can exploit the marketing potential and operational leverage provided by the Internet.

TEXT:

THE LAST TWO YEARS HAVE BEEN A PERIOD OF momentous **change** in the **mortgage** industry. During this time, we have witnessed huge consolidations, formation of strategic alliances, development of alternate distribution channels, deployment of value-adding technologies, horizontal integration and new ownership structures. Heightened consumer awareness and expectations, evolving accounting regulations and technological possibilities contribute to these new dynamics in the business.

Change is a continuum in our industry; however, technological innovations and the new business practices made possible by these technologies, coupled with aggressive (and relatively new) major players, will accelerate the pace of **change**. This article presents a few scenarios of how **mortgage** lending-in both the primary markets and secondary markets- may operate in the emerging world of electronic networks and who the new players may be. We also will explore potential success strategies for those who want to win in the new marketplace. Computer networks, the Internet and the World Wide Web

Computer networks are emerging as a viable medium of commerce that is redefining the roles of participants in the business food chain. Electronic network-based business operates in an entirely different dimension. Professors John Sviokla and Jeffrey Rayport of Harvard Business School coined the term "market space" for Internet or similar-based business. Such

business features activity that is transacted through electronic networks where there are no physical boundaries or physical locations, and where markets are defined and controlled by information. Market space, in contrast to marketplace, conceptually provides a cheap, efficient, customizable medium to create new ways of doing business, without the various barriers to entry that generally impede the creation of physical markets.

While Internet-based business, in general, is in its embryonic stage and is practically nonexistent in the **mortgage** business, it is worth exploring the key attributes of the Internet environment as a first step to developing strategies that will enhance the lending business. Some **lenders** have already established Web sites for advertisement purposes; Every week brings new announcements by **mortgage** companies that are launching sites with growing capabilities. This article also provides insight into the types of firms likely to succeed in this radically different environment where many of the traditional marketplace standards and conventions do not apply.

While the issues of speed of access and security of information are not yet fully resolved for Internet/World Wide Web transactions, the market forces and the sheer momentum of "internetization" will soon forge a solution to these problems.

Consumer behavior and business operations on the Internet model, as it exists today, can be summarized quickly. There are three types of consumers: price-driven, product(lifestyle choice) driven and convenience-driven. The Internet can satisfy each of these types.

In addition, it provides an opportunity where a consumer can consider all these factors together when making a choice-the best of all possibilities. From a marketing perspective, the Internet provides the ability to "narrowcast" (aiming a product or service at a specific audience or market) and to "broadcast" (aiming the product to a wider audience) without much incremental expense.

The Internet is content rich. This, combined with the operational ease of access and navigation from subject matter to subject matter, invariably makes the shopper or consumer information rich. Consumers can compare product and price attributes from an array of choices with a few clicks of a mouse.

The Internet provides 24-hour access to information and products. Consumers can decide to do business at their own preferred time, in the privacy of their homes or other desired location.

On the surface, the Internet provides a level playing field for all **lenders** . However, the level playing field may be limited to "brochureware," or putting general information on the Internet. Operational excellence in the hassle-free completion of business transactions, such as taking full **loan applications** , closing and accepting payments, will favor technology-savvy companies with money to invest in network, connectivity, **application** -enabling and other technologies.

The Internet will put price and margin pressures on the supplier. Partly this is due to consumers' expectation that everything on the Internet is free. Price and margin pressures can be alleviated only by creating a perception of a value offering.

The Internet allows **lenders** an opportunity to close product and distribution gaps through easy linkage with other providers.

The Internet's World Wide Web and similar market space directly connects the **buyer** (in the **mortgage** business the **borrower**) and the **seller** (in the **mortgage** business the "investor/ **lender** "). Just like middle management shrank when networked systems were introduced in corporate America, interconnective technologies in the residential finance business may eliminate, minimize or redefine the role of middlemen such as a typical **mortgage** firm, **loan** agent and Realtors.

Possibly, a new kind of middleman may emerge to function as an on-line matchmaker or to function as a consultant to either party in a transaction. The typical middleman role of gathering information, transacting and searching is handled by the Internet itself, and, hence, to justify the existence of any middleman over the Internet, such a professional would have to add new types of value.

With the changing roles of middlemen, the Internet model may also cause functions and processes to transform or combine. For example, a customer viewing a **lender** advertisement on the Internet also may want to perform a transaction, thus turning inquiries into sales.

Lender profiles for the Internet model Given current consumer behavior and the way the Internet operates, it is worth exploring the **profiles of lenders** that would be best positioned to take advantage of this environment.

Fallacy of "Web" presence and putting rates on the Internet: In the Internet world, it will be easier for customers to browse and compare all the rates for all **lenders**. Thus, unless you are the **lender** with the lowest rates, posting rates will be counterproductive and may take business away from you. Because secondary market agency-oriented **lenders** generally do not have the pricing and product flexibilities that portfolio **lenders** possess, lower rates may be possible only for dominant **lenders** who have a cost advantage. **Lenders** without this pricing advantage should think through carefully how they could be served by a presence on a Web page.

Built-in advantages for the portfolio/niche lenders : The lure of the Internet is to fulfill personal need and offer customized product. Because the content (product parameters and price) of a **mortgage** is almost the same for every secondary market (government and conforming) **lender**, it will be the portfolio or nonconforming (niche) **lenders** who will generate business from the Internet. This is so because they are the only ones who can offer content variation-prices (teasers) and lifestyle or financial situation-based products (B&C **loans**, for example).

Mortgage banker/generic **lender** strategies: The vast number of secondary market **lenders** offer generic **mortgage** products. Because their operating environment prevents them from offering pricing and product flexibilities, these **lenders** will have to figure out ways to offer additional value to the customer if they want to compete in the market space. This value proposition may take the form of a connection with other products or services to call attention to their unique offering (such as an investment feature add-on, akin to frequent flier miles or lower credit card rates).

A new element in the mix-context: **Lenders** wanting to create an opportunity through the Internet will have to carefully assess the context of their offering. The elements of context include customer service, speed of approval, speed and ease of completing the full **mortgage application** and closing services. The customer service dimension may encompass software, network and PC support, in addition to **mortgage** -related issues. If there is any hardware, software or network problem during a transaction, customers are more likely to call the **lenders** with support questions. **Lenders** also will have to face the demands of backup systems and technology to protect the site from being overloaded and obsolete. **Lenders** that do not have an internal technical staff to address these issues or those that want to leverage existing infrastructure facilities can join other companies such as AT&T and OpenMarket for "hassle-free" end-to-end solutions, from implementing to managing Web sites to facilitating electronic commerce and electronic financial transaction processing.

Intercompany marketing instead of cross-marketing: The Internet, with its easy-to-use connectivity to related Web pages, makes it easier for intercompany joint marketing and possible new alliances. For example, investment companies such as Charles Schwab & Co. and Fidelity Investments with their capabilities in marketing and distribution, and with an already well-established Internet presence can offer **mortgage** services relatively easily by aligning with large national **lenders** like Countrywide and Norwest. A Fidelity customer, for example, clicking into " **mortgages** " in the Fidelity home page can be electronically connected to its **mortgage** partner instantaneously without the customer even knowing that he or she is interacting with another company. For **lenders**, access to these other firms' customers for **mortgage** **loans** may be more lucrative than cross-marketing other products to their existing customer base.

Operational leverage through public networks

Although effective marketing and volume sourcing through the Internet may not happen in the near term, **lenders** can realize significant operational advantages now by leveraging the Internet structure already available. **Lenders** should be able to deploy the existing Internet technology and capabilities for improved operations and enhanced relations with business providers, even with today's substandard speed and inadequate security constraints. (Both of these issues, as mentioned earlier, likely will be resolved soon because of the general commercial market push to open up this mode of commerce.) Operations models inherent in the Internet provide help in locking in the business opportunities, process efficiencies

and quality transactions. The connectivity and navigation facilities of the Internet makes doing business with third parties, business providers and other business partners easier; thus resulting in a "locking in" advantage for **lenders** that take initiatives to implement systems using these facilities.

Electronic networks that operate only within a single company or defined business operating environment are called Intranets. They take advantage of Internet/World Wide Web's open standards and Web browser tools and allow for easy dissemination of information such as price, policy guidelines or product parameters throughout the organization. In a **mortgage** company, this could include communicating to remote lending offices/ **loan** officers and to business partners/ providers such as correspondent **lenders** and brokers.

The Internet's capacity to distribute information relieves the tedious and error-prone practices currently used by the lending community to update individual workstation proprietary software. It also eliminates integrity and access problems. Until now, price distribution has generally been accomplished by proprietary systems plagued by recurring problems, such as the field and head offices being at different software release levels, problems with updating **loan** officer software and so on. With Inter/Intranet alternatives, the field employee or the remote business partner is using standard access software and protocols that he or she is already using for other purposes.

The Internet, as it becomes universal, provides new business channels, as well as exclusivity or "lock-in" opportunities and other captive advantages with business providers. One leading **lender**, Countrywide Home Loans, Pasadena, California, has already demonstrated the potential of this powerful business lock-in opportunity with its Internet initiative, Platinum PlusTM. Through this initiative, Countrywide has connected its correspondent **lenders** to its internal operations through the Internet, enabling each correspondent to get its rates, guidelines, funding information and related transaction information, including interactive underwriting discussions.

Possible new players

Success will belong to those companies that can exploit the marketing potential and operational leverage provided by the Internet. These companies will understand that consumers need **mortgages**, and not **mortgage banks**. The winners will not try to force-feed the old medium into the new; new models and alliances will emerge.

Companies such as Hospitality Franchise Systems (HFS) that are assembling a network of consumer-oriented franchises, such as residential real estate brokerages, car rental and hotel chains, will be at a great advantage to source **mortgages** through interconnected electronic networks. We may see **lenders** developing strategic alliances with companies such as HFS and with companies that excel in electronic network and distribution management, such as Federal Express, CUC International and similar companies. Enterprises such as CUC International (a technology-driven retail and membership services company that provides access to numerous financial and other services to 40 million consumers and has been a pioneer and a leading content provider in the electronic market space for more than a decade) are a natural fit for strategic partnerships.

The current **mortgage** business and regulatory model are not geared to operate in the electronic market space; pioneering companies that can influence the rules and redefine the boundaries will reap major benefits. In an electronic, interconnected 24hour national (and international) market space, rules and concepts such as controlled business arrangements (CBAs), some of the current required disclosures and disclosure time frame requirements (In a 24-hour environment where the consumer can initiate a transaction whenever he or she wants, when does a "day" start and end?) may not have any relevance. The sharing, connectivity and community sense of the Internet, in a sense, is an antithesis of the separation, disclosure orientation of current regulatory models.

While public networks such as the Internet may redefine or minimize the role of middlemen such as **mortgage** bankers, it also will create opportunities for splitting certain processes or pieces of the **mortgage** value chain and enable the players to offer services such as processing and closing to other **lenders**. It is conceivable that companies that have expertise in various aspects of processing and closing will set up shops on the Net, and some **lenders** may decide to electronically transfer the

back-office operations to these specialists for the loans they originate through the Net. Lenders too can isolate the aspects of their business where they offer the most value to the market and can decide to set up shop offering these services in the market space to leverage their core competencies.

Probable role of agencies/alternate aggregators

The business possibilities of the World Wide Web present opportunities and challenges to the secondary market agencies-Fannie Mae and Freddie Mac. This, coupled with the push for privatization from some circles, may result in new roles and new aggregators.

In the market space, borrowers and investors can be electronically connected without the need of a mortgage banker or secondary market conduit in between. Capital-rich, technology-savvy companies, if they want and if the returns are attractive, can perform the asset aggregation and securities structuring function, very much like the asset-backed securities (ABS) market, which operates without a Fannie Mae/Freddie Mac type entity. Such new entrants might get into the business not just for the core mortgage business but also for the transaction fees and add-on business possible through their network and operational expertise.

Although the secondary market agencies currently enjoy a lower cost of capital because of their implicit government guarantee, a push for privatization might ultimately erode that advantage. If and when it happens, other aggregators that may have already built a cost-effective sourcing and production operation based on the network model may be at an advantage compared with the agencies.

Obviously, Fannie Mae and Freddie Mac, being publicly traded companies, are under constant Wall Street pressure for revenue and earnings growth. Although they routinely say they have no plans to do this, it is conceivable that agencies, through networks and alliances, could originate loans or control the origination source and put the originated servicing up for bid or direct the servicing to a lowcost servicer. It also is possible for agencies to consolidate current servicing to realize or share cost advantages.

Negotiating the future

We have offered a glimpse at what the future might hold for lending in the evolving World Wide Web environment. Although the Internet medium is nascent now, its future implications are significant for lenders, from an operations and business perspective. Rushing into this new medium too early is as bad as being too late. Lenders should stay in tune with the general development of commerce over the Web to determine an appropriate strategy and timing.

In today's changing business environment, or in the radically altered business models of tomorrow, certain fundamentals remain the same. The basic need for customer convenience, quality products and services, and customer satisfaction have not changed and will not change. What will change are the ways they are delivered.

Delivery, as well as support and service systems, will have to adapt to the prevailing demographic patterns, customer expectations and technological possibilities. Successful companies will focus on brand-positioning, increasing delivery mechanisms and convenience, diversity of products and ownership of customer relationships by deploying consistent operational excellence throughout the enterprise. These firms will use their knowledge in addition to financial capital to create new opportunities to survive and thrive. M B

Author Affiliation:

Sadu Thinakal is the senior vice president for products and services for Fiserv's mortgage products division. Milwaukee-based Fiserv is a provider of a complete array of software, systems and processing services to financial institutions including specialized software and services for the mortgage industry.

Copyright Mortgage Bankers Association of America 1996

CLASSIFICATION: 9190 (CN=United States); 8100 (CN=Financial services industry); 7000 (CN=Marketing)

DESCRIPTORS: Mortgages; Future of banking; Electronic banking; Internet; Competitive advantage; Market potential

GEOGRAPHIC NAMES: US

?